REAL SIMPLE
LIFE MADE EASIER

110 WAYS TO MAXIMIZE YOUR TIME & MONEY

Ultra-Easy Dinners

Delicious Ideas for Time-Crunch Nights



SEPTEMBER 2021

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*Suggested retail price.

**Upper lateral dynamic lines; clinical testing on 69 women after 16 weeks.

CLINIQUE

MAXIMIZE YOUR TIME & MONEY

SEPTEMBER



STYLING BY LIVIA CETTI

Photograph by Bryan Gardner

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EDITOR'S NOTE

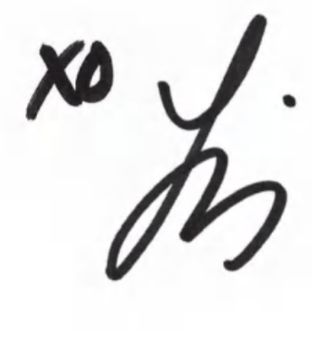
3 Things I Spend Too Much Money On



CARS. IN ALL MY YEARS of buying automobiles, I've never once gotten the salesperson to come down on the price. I've read articles about negotiating; I've watched YouTube videos in which former salespeople divulge their upselling tactics. All to little effect. In fact, I find the whole dealership thing so distasteful that I buy the most dependable cars I can find, then drive 'em for a decade or more. The first time I negotiated a car purchase—as a fresh-faced college graduate—I somehow managed to walk out having paid *more* than sticker price. My father laughed, then made sure to note it in his annual Christmas letter. Count me psyched about the trend toward dealerless car buying. I'm looking at you, Carvana and Cars.com. You get me.

Ferrets. My kid is the conscientious caretaker of a basement full of frogs, lizards, sugar gliders, rabbits, and ferrets, a home zoo they've been tending (and adding) to for the past nine years. As Olivia has grown, they've educated themself about the unique behavioral, environmental, and nutritional needs of each species in their care. Ferrets, they learned after having Squirt for three years, are social animals who only truly thrive when surrounded by more of their kind. So off we went to buy the ferret a ferret, which actually meant *two* more ferrets because, duh, you can't break up a pair. Squirt is also, I should add, ferret diabetic. Olivia read up and realized that the carb-heavy ferret kibble recommended by some vets does not in any way mirror the animal's naturally carnivorous diet. All this is to say: The care and feeding of three ferrets involves piddle pads, a $100 monthly food order from hare-today.com, and a daily supply of insulin. That's on top of the checkups and emergency care. Squirt had a seizure this summer and was put under 24-hour surveillance for three days, which cost a sum that included far too many zeros. (Truth: You can't put a price on our love for the little rascals.)

Cable. I'll just fess up that I simply don't have the mental energy to figure out how to cut the cord and still get the college football my husband wants, the floral reality shows I like, plus the Amazon Prime, Apple TV, HBO Max, CBS, Disney, and Hulu shows we fell for during the pandemic. To cover our bases, I shell out for a monthly premium package of Wi-Fi-cable-plus-plus-plus. It's all backstory for "The Power of Less: Streaming Services" (page 58). Consider that explainer my gift to myself—and all of you. Sorry, Verizon.



MONEY WELL SPENT

Sometimes price doesn't take into account lasting happiness—whether it's the gulp-inducing monthly investment of childcare so you can pursue your career, or the $5 coffee that led you to your life partner. For "The Best Money I Ever Spent" (page 87), we teamed up with Capital One to help you plan for and justify big expenses. See our sister publication *InStyle* for fashion-related splurges. Because isn't it always fun to shop with your sister?



Coming soon to a cabinet near you...a new line of REAL SIMPLE natural cleaning products, available at the Container Store.

STYLING BY JENNIFER SMITH; HAIR BY LINH NGUYEN FOR SEE MANAGEMENT USING ORIBE; CUT BY NUNZIO SAVIANO; MAKEUP BY LINDSEY WILLIAMS FOR LOWE & CO.

Photograph by Tawni Bannister

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IKEA



REAL SIMPLE Everywhere

Find Exclusive Ideas, Tips, and Ways to Make Life Easier—Every Day



ON THE WEB

A Whole-House Decluttering Guide

Ridding your home of junk calls for commitment, elbow grease—and our genius room-by-room organizing tips. Find all the motivation you need to wage a war on unwanted items at realsimple.com/clutterfree.



BEHIND THE SCENES

Luvvie Ajayi Jones

@luvvie

Daily uniform:
A fedora, a graphic tee, and some joggers.

Personal motto:
Always underpromise and overdeliver.

Describe your perfect day:
One that involves nothing more than talking and laughing with my loved ones—preferably by a beach and under the sun.

Read Luvvie's essay about her name on page 28.

IN THE KITCHEN

Healthy Choices 24/7

Keep hunger—and hanger—at bay when you stock your pantry with the satisfying and nutritious options at **realsimple.com/bettersnacks.**



FROM TOP: JOHNNY MILLER; COURTESY OF KESHA LAMBERT; GRACE ELKUS



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*Three grams of soluble fiber daily from whole grain oat foods, like Honey Nut Cheerios™ cereal, in a diet low in saturated fat and cholesterol, may reduce the risk of heart disease. Honey Nut Cheerios cereal provides .75 grams per serving.

REAL SIMPLE

What's the most minimal thing you've ever put on the table and called dinner?



"Cereal and milk—and everyone was overjoyed!"



"Pickle chips, sliced veggies, and whatever dips I have left over in the fridge. My boyfriend refers to it as Ray's Pickin' Platter."



"Microwave popcorn."

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"Honestly? Ice cream. Mint chocolate chip. I'm a horrible parent, but it made everyone's night."



"A bowl of edamame."



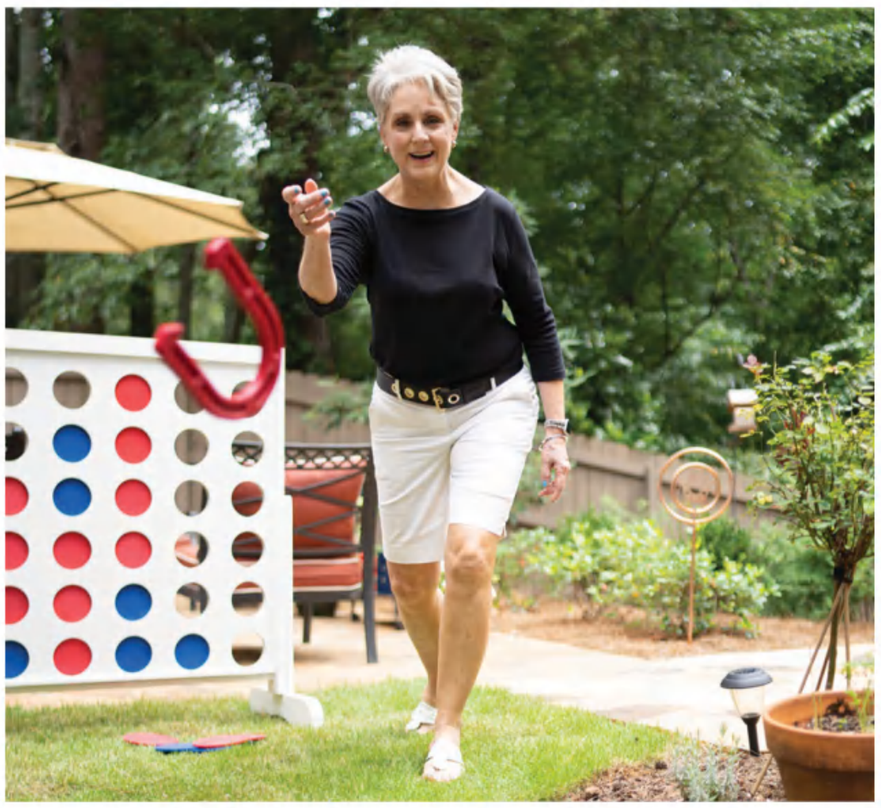
"Boxed mac and cheese—I can't count how many times! My daughter's now 18 and healthy, so I guess we're OK."

ILLUSTRATIONS BY CLARE OWEN

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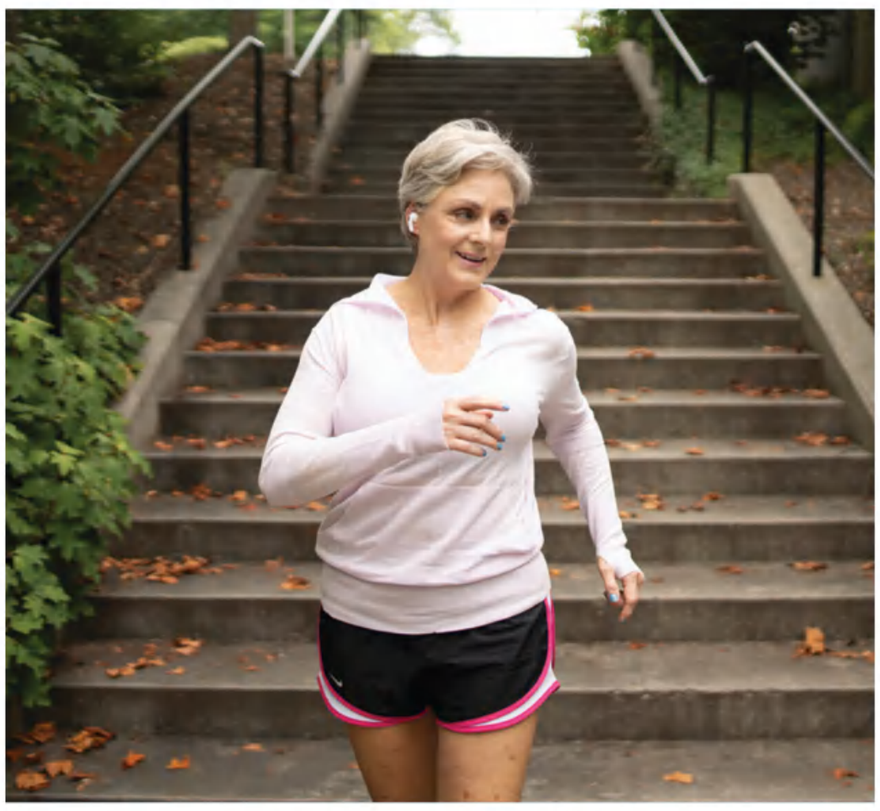
Reclaim Your Life With Confidence

Like many of us, Beth Djalali, the blogger behind *Style at a Certain Age*, is looking forward to safely enjoying her favorite activities again, such as going to the movies and attending book club. Here, she shares tips for getting back out there and living worry-free with help from Always Discreet.



▼ LIVE IN THE MOMENT

Djalali doesn't let the worry or discomfort from bladder leaks stop her from living her best life. She feels confident using Always Discreet for Sensitive Skin products because they're dermatologically tested and completely free of parabens, fragrance, and latex.* "I'm thankful that the brand offers the solutions so many women need to maintain an active lifestyle," she says.



*From natural rubbers

◀ MAKE TIME FOR WHAT YOU LOVE

Djalali believes it's the little things that add joy to our lives. "There's nothing I enjoy more than inviting friends and family into my home for cocktails or a bite to eat," she says. She's also excited to attend concerts and explore museums again.



▲ EMBRACE YOUR AGE

According to Djalali, your daily mindset matters. "Keeping a positive attitude is important as we grow older," she says. That's why she believes in aging with grace, strength, and beauty. "I don't need to defy age," she explains. "It's time to embrace it, imperfections and all."



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YOUR WORDS

A Splurge You've Never Regretted

My therapist. Hands down best expense of the month.

@EYANTORNI

#RSLOVE

A good vacation! We work hard, so taking time to rest, reset, and soak in some great experiences, sunshine, and food never disappoints. @KERRIEKELLY



For sharing this photo with us, @kerriekelly will receive our special edition, The Power of Less. If you want your picture to be considered, tag photos on Instagram with **#rslove.**

Time. Time cuddling and reading to our children when they were young, getting on the floor and playing with them instead of being beholden to house-work. Time admiring their art and listen-ing to the stories they had to tell. I wish I had splurged even more. Now they're all grown up with young families of their own, and I have too much time on my hands.

LYNN HUYCK, TRINITY, FLORIDA

Really nice sheets and pillows. Because you spend a third of your life in that bed, right?

JULIE LIVINGSTON, PIKE ROAD, ALABAMA

Skin care. I'm 56, and everyone thinks I'm in my late 30s! If I see a product I think is worth a try, I will splurge.

KRIS ROSS, TOMS RIVER, NEW JERSEY

Buying an Hermès scarf in Paris. Oh, and going to Paris.

@MERMILLARD

Redoing my back-yard. I was terrified to spend that much but couldn't keep up with all the work. Now my yard brings me so much joy.

KIM SMART, SALT LAKE CITY

My exercise bike for my "commute" has been a lifesaver this year.

@TINYUSEFULTHINGS

My dad always talked about buying a Mercedes-Benz two-seater but never did. After his death, I bought **a red 2003 Mercedes-Benz SLK 230 convertible.** Every time I drive this car, I think of my dad and smile.

BARBARA McDONAGH, WARWICK, RHODE ISLAND

Laser eye surgery. No glasses. No new prescriptions. And most importantly, I can see my legs when I shave!

@NICOLE_YOSHIDA

This is gonna sound wacky, but **a chicken coop.**

@FENNELANDFOG

A weeklong trip to a wellness spa. I went alone so I could get to know myself better. It was the best money spent.

DEBBIE THOMAS, LOUISVILLE, KENTUCKY

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My Chanel Rouge Coco Bloom lipstick in Glow. It is one of those lipsticks that elevate your style and your soul. Each time I wear it, I feel like an elegant lady.

ANGELA PETTA, LAS VEGAS

My daughter's college education. Neither my parents nor I attended college, so I wanted to give her an opportunity for betterment in life.

MARGARITA MUNOZ, HILLSIDE, NEW JERSEY

In 2008, a good friend was getting married in her hometown in India, and she invited me to come. It was **an expensive trip,** but I could never replace feeling like I was part of her family for that week.

KAREN HUNTER, ATLANTA

My vacuum cleaner. When I think about the cost per use, I'm even more pleased with my purchase. You can keep your purses and shoes—my investment piece is a vacuum, baby!

JODY KRUGER, SAN JOSE, CALIFORNIA

NEXT QUESTION

What's something you read recently that stuck with you?

Send an email to **yourwords@realsimple.com** and let us know your answer to this question. Your response could appear on these pages.



READER OF THE MONTH

Kari Deadman

ADMINISTRATIVE ASSISTANT
GREEN BAY, WISCONSIN

A splurge you've never regretted:
My sewing machine, the Brilliant model from Baby Lock.

Most organized part of your life:
My family photos. I make a comprehensive photo book for each year using an online publishing tool called Blurb. They are my most cherished items.

Least organized part of your life:
My email inbox. I'm terrible about deleting unnecessary messages and unsubscribing from mailing lists.

What's on your bucket list?
A West Coast wine-tasting tour with all the women in my family.

Who makes you laugh the most?
My husband, Stephen, has the best dad jokes and overall sense of humor.

Where is your happy place?
My sewing room. I love having a space devoted to my hobby, where I can create and develop my skills without ever having to clean up!

COURTESY OF KARI DEADMAN

Our Promise to Blue Is Our Promise to You

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What started as a simple promise to feed an Airedale named Blue like one of the family has turned into the #1 natural pet food company. And while a lot has changed, one thing has always remained the same at Blue Buffalo – a commitment to making the best pet food possible with ingredients you'll feel good about feeding.

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DELIGHTS



PROP STYLING BY HEATHER GREENE FOR HELLO ARTISTS

WE'RE LOVING

Happy Meals

Whether at home or in the office, take your lunch from lackluster to lavish with these goods.

BY CAT DASH

CUTE CARRYALL
This bag keeps food cool in transit—and the pattern is easy to spot in a crowded office fridge. **TO BUY:** Lunch Satchel, $36; us.thesomewhereco.com.

RINSE AND REPEAT
Wash produce at the office sink using this mini colander that slips into a storage container. **TO BUY:** Mepal Ellipse Fruit & Veggie Pot, $22; didriks.com.

Photograph by Ted + Chelsea Cavanaugh

1





2

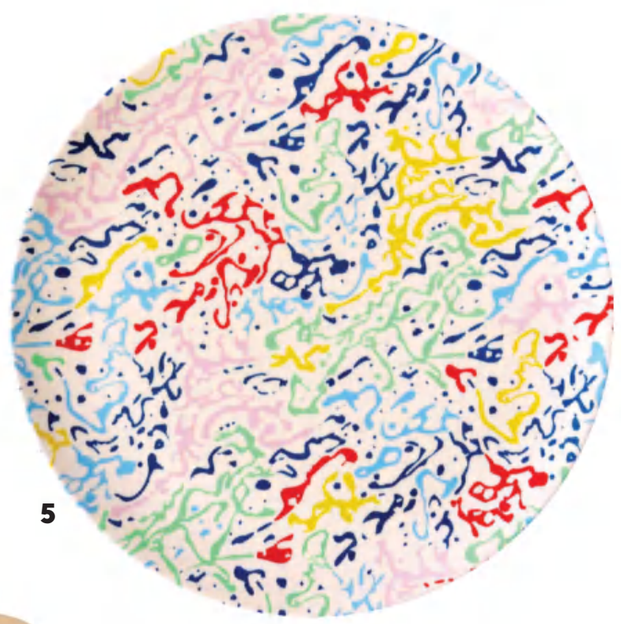


3

Use this at breakfast too. It's great for parfait.

4





5

6





7



8

1 CLEAR WINNERS
Ditch disposable straws for these bicolor glass beauties. The set comes with a brush for easy cleaning. **TO BUY:** Glass Straws, $25 for 6; store.moma.org.

2 FLAT PACK
This slim, insulated bag easily fits inside most totes for a less cumbersome commute. **TO BUY:** Lunch Case, $34; us.thesomewhereco.com.

3 SPLIT DECISION
Banish soggy salads with this leakproof jar, which has a separate container for dressing or crunchy toppings. **TO BUY:** Jar to Go, from $16; lekueusa.com.

4 STASH AND CARRY
Store essentials like flatware, napkins, and condiments in this sleek holder. **TO BUY:** Jenna Desk Caddy, $25; worldmarket.com.

5 DISH IT OUT
A pretty plate helps eating in front of your computer feel more elevated. This one is made of bamboo, so it's lightweight and durable. **TO BUY:** Dinner Plate, $48 for 4; xeniataler.com.

6 LOG YOUR LUNCHES
Plan or record your meals in this 128-page notebook, which comes with handy shopping-list pages. **TO BUY:** Food Planner, $28; poketo.com.

7 REAL KEEPERS
A sturdy fork, knife, and spoon nestle neatly inside a silicone case to protect them from bottom-of-the-tote fuzz. **TO BUY:** Porter Utensil Set, $18; wandpdesign.com.

8 ALL IN ONE
This trio of nesting bowls takes up minimal cabinet space and can be used to serve or store. **TO BUY:** Essential Lidded Bowl Set, $58; hawkinsnewyork.com.

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The Books List Top Picks for Every Taste

BY KRISTYN KUSEK LEWIS

Relatable Read

Like so many of us, the Alvarado family has been tested by challenges: infidelity, aging parents, infertility, and now divorce. When the matriarch declares she's over her 40-year marriage to her Weather Channel–obsessed husband, their three adult daughters must deal with the fallout, which includes taking a hard look at their own relationships. *L.A. Weather* by María Amparo Escandón is a heartfelt, laugh-out-loud-funny novel about the highs and lows of family life.

Suspense Story

Best-selling author Alice Feeney lives up to her reputation as "the queen of the twist" in her new thriller, *Rock Paper Scissors.* Adam and Amelia make a last-ditch attempt to save their marriage with a trip to the Scottish countryside. But from the moment they arrive, it's clear one of them doesn't have the best intentions. The question is: Which one? Told from multiple perspectives, with lots of juicy details about the growing pains of long relationships, this page-turner will keep you guessing.

Memoir of an Animal Lover

Why, exactly, would a woman share her life with 600 rescue animals? In *Funny Farm,* Laurie Zaleski explains how her heroic mom raised her kids to help any creature (human or animal) in need—which led Zaleski to create the New Jersey animal sanctuary she runs today. Interspersed with sweet and funny anecdotes about some of Zaleski's most memorable animals, this story of grit and resilience is 100 percent inspiring.

Remarkable Life Story

Three Girls from Bronzeville, the exceptional memoir by journalist Dawn Turner, explores how Turner, her sister, and her best friend grew up under the same circumstances but ended up leading completely different lives. Via her point of view as "the successful one," Turner shares insights about childhood in the 1970s in one of Chicago's historically Black neighborhoods. This deeply personal and thought-provoking read is the nonfiction pick your book club has been waiting for.

Sweeping Novel

Cloud Cuckoo Land, Anthony Doerr's first novel since his Pulitzer Prize–winning *All the Light We Cannot See,* shifts between 15th-century Constantinople, present-day Idaho, and the distant future (a spaceship is involved). Each setting focuses on the experiences of children simply trying to make sense of the world around them. It's a poignant story told with heart and wit, and if you're daunted by its length (nearly 650 pages), know that the short, lively chapters move at a satisfying clip.



PROP STYLING BY HEATHER GREENE FOR HELLO ARTISTS

Photograph by Ted + Chelsea Cavanaugh

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Clever Items
Little Helpers to Make Your Life Easier

BY BRANDI BROXSON



1

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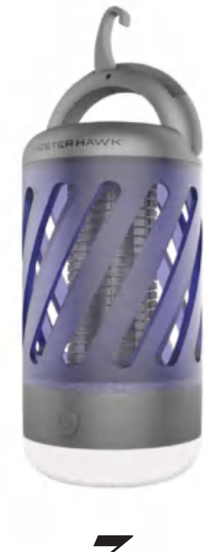
If you're heading out for a long walk, dunk this UPF 50 shirt in water and put it on your pup. As the water evaporates, it cools down your hot dog. **TO BUY:** Top Paw Cooling Sun Protection Tee, $13; petsmart.com.



2

SEAT MATE

This grippy silicone tray clips to the passenger seat, creating a level surface that will keep a phone, bag, laptop, and even pizza box in place. **TO BUY:** Stupid Car Tray Elite, $45; stupidcartray.com.



3

BUZZ OFF, BUGS

Take this rechargeable lantern to the park or your patio. It attracts flies and mosquitoes with UV light before zapping them with an electrical current, not chemicals. **TO BUY:** Personal Zapper, $30; skeeter-hawk.com.



4

SCHOOL TOOL

Send your little one back to class with this pouch for pens, pencils, and other small supplies. Once unzipped, it stands on its own so everything is handy. **TO BUY:** Five Star Stand 'N Store Pencil Pouch, $4; walmart.com.



5

SHAVE ANYWHERE

Want to nix body hair but don't have time to shower? Just swipe on this stick before shaving to hydrate skin and protect against razor burn. **TO BUY:** Shave Pillow, $22; heyhanni.com.



6

DON'T GET IT TWISTED

Before you launder your bed linens, clip the corners to these plastic cards to prevent sheets from balling up in the machines. It can help items dry up to 75 percent faster. **TO BUY:** Wad-Free for Bed Sheets, $19 for 2; amazon.com.

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EXPIRES 10/30/21

KITCHEN HERO

GNOCCHI

If boiling and saucing these little pillows of potato goodness is your go-to, we get it. They cook in a flash and are the definition of comfort food. But don't stop there. They're equally delicious baked into a quick and easy sheet pan supper, sautéed until crisp and golden with prosciutto and greens, or added to a hearty soup. Look for shelf-stable packs in the pasta aisle, and keep a couple on hand for nights when speedy satisfaction is the only option on the menu.



Quick Ideas

GNOCCHI AND BROCCOLI SHEET PAN SUPPER

Toss together 16 oz. potato gnocchi, 4 cups broccoli florets, 1½ cups sliced yellow onion, ½ cup basil pesto, and ½ tsp. crushed red pepper on a large, parchment-lined baking sheet. Bake at 425°F, stirring halfway through, until tender and lightly browned, 20 to 25 minutes. Top with ¼ cup crumbled feta.

CRISPY GNOCCHI WITH PROSCIUTTO AND GREENS

Heat ¼ cup olive oil in a large nonstick skillet over medium-high. Add 2 oz. bite-size prosciutto pieces; cook until crisp, 3 minutes. Transfer to a towel-lined plate. Add 16 oz. potato gnocchi to skillet; cook over medium-high, stirring occasionally, until golden and crisp, 8 to 10 minutes. Toss with 3 cups baby arugula, ¼ cup fresh parsley, 2 Tbsp. lemon juice, 1 tsp. lemon zest, and prosciutto.

GNOCCHI-SAUSAGE SOUP

Heat 2 Tbsp. olive oil in a large pot over medium-high. Stir in 12 oz. Italian turkey sausage, 1½ cups chopped onion, 1 Tbsp. minced garlic, and 1½ tsp. Italian seasoning. Cook, breaking up meat with a spoon, until no longer pink, 8 minutes. Stir in a 14.5-oz. can diced tomatoes and 4 cups chicken broth. Bring to a boil. Add 16 oz. potato gnocchi and 3 oz. spinach; cook until gnocchi is al dente, 2 minutes.

By Jenna Helwig

Recipes by Jasmine Smith

FOOD STYLING BY RISHON HANNERS; PROP STYLING BY AUDREY DAVIS

Photograph by Caitlin Bensel

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SPACE OF THE MONTH

When Life Imitates Art

Visitors feel right at home in this picture-perfect guest room.

BY LESLIE CORONA



COURTESY OF ERIN WHEELER









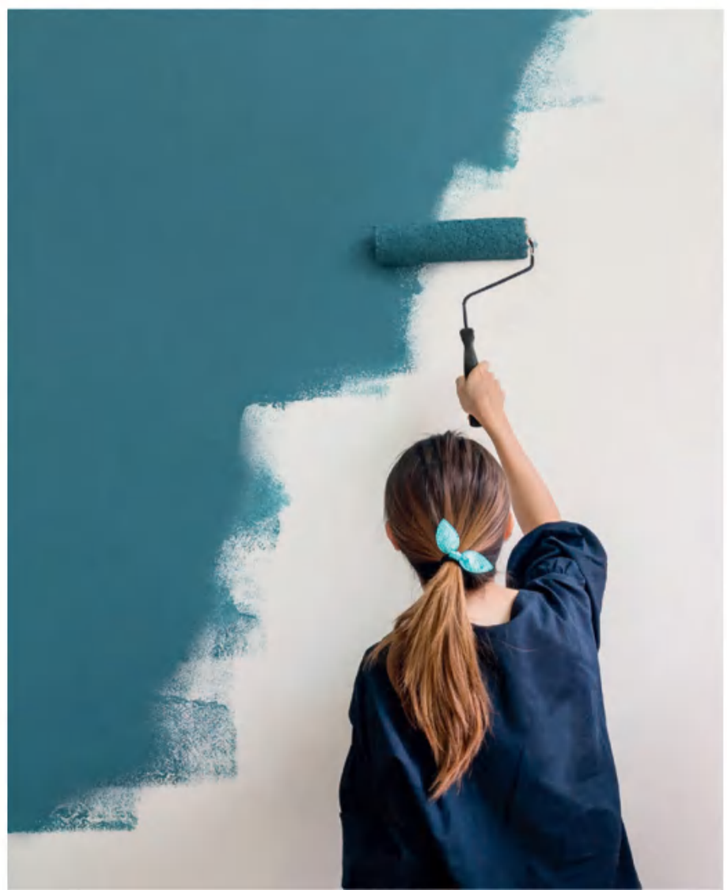
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Meet the Owner

ERIN WHEELER

While designing the guest room of her home in Raleigh, North Carolina, Erin knew what she was going for: the eclectic and layered coziness of a boutique hotel. The designer and stylist behind the website Sunny Circle Studio says her secret to success was letting herself have fun. She wanted the decor to make people smile; a unique wallpaper inspired by her love of vintage art does just that. Among the eye-catching patterns and textures are thoughtful touches—blackout curtains, plenty of hooks—to ensure guests enjoy their stay.





Stock the nightstand with magazines, and set out flowers.





Get the Look

FOLLOW A FORMULA
To achieve the quirky boutique aesthetic, Erin incorporated all her favorite design elements: blue hues, stripes, playful prints, midcentury pieces, and a vintage rug and portraits. The different pattern scales keep the space lively.

MASTER THE MIX
Prints from artfullywalls.com complement Erin's collection of vintage portraits, a combination of family heirlooms and Etsy finds. (Thrift shops and yard sales are also excellent sources of affordable art.) The mismatched frames amplify the playfulness, but the art still feels cohesive because it's all the same genre.

CHOOSE A FOCAL POINT
Layering art on top of art-themed wallpaper from Chasing Paper might have felt excessive if Erin had done so around the whole room. Going with just one wall is easier on the eyes.

TO BUY: Denim with White Pinstripes Rectangular Pillow, from $35; society6.com. Addie Stripe Tassel Pillow Cover, from $88; serenaandlily.com. Winter + Summer Cotton Coverlet, from $159; schoolhouse.com. Safavieh Vintage Hamadan Rug, $217; homedepot.com. Crate & Kids Bodie Nightstand, $349; crateandbarrel.com. Thatcher Lamp, $104; bedbathandbeyond.com. Vintage Art Peel-and-Stick Wallpaper, from $40; chasingpaper.com. *Florida* by Janet Hill, from $97 (framed); artfullywalls.com.

COURTESY OF ERIN WHEELER; PRODUCT IMAGES COURTESY OF MANUFACTURERS

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MY SIMPLE REALIZATION

“A Name Is Never Too Much”

Nearly a decade after leaving her home in Nigeria, LUVVIE AJAYI JONES recognized the power of her own perspective.

I’M A PROUD Nigerian woman. But when I was 9, I moved from Nigeria to Chicago, and my self-confidence was shaken for the very first time.

The first day of school, when I walked into my classroom, the teacher asked me to stand in front of all these strange faces and introduce myself. It was my first time walking into a room where not everyone looked like me. I was sure of nothing. Even the question “What’s your name?” felt like a trap. The answer was Ifeoluwa Ajayi, but right then and there, 9-year-old me knew that no one would pronounce it properly, and they’d make it heavy on their tongues, like a burden. My name felt like it was too much. It was too foreign. It was too Nigerian. It was too strange. And it wouldn’t do.

I decided to introduce myself as Lovette instead. It was a nickname from one of my aunts, because in Yoruba, Ifeoluwa translates to “God’s love.” (“Lovette” later became “Luvvie.”) Every time afterward, when teachers looked at my original first name on their roll call list and frowned or said, “Whew, OK, this one is hard,” my decision was reaffirmed.

The University of Illinois was where I reclaimed my heritage. It was there I met others with stories like mine, who also went by new names to keep theirs from being butchered. It was there I realized that my perspective, which is very much informed by my culture, was one of my superpowers.

Who I am in the world today is an unapologetically Nigerian American, Chicagoan, Black woman. I inhabit all these identities, and seamlessly move through them. We are judged every single day on who we are, and how we are. And oftentimes, people bang their internal gavel on us and decide we are too much. As a Black woman who is opinionated, straightforward, and unapologetic, I am secretary of Team Too Much. I even bring the kettle corn to our monthly meetings. I’ve been considered aggressive or loud or angry for simply being direct. But I’d rather be too big than too small any day. ■

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SAME GREAT TASTE AS HELLMANN'S REAL MAYONNAISE

INGREDIENTS

2 ears corn-on-the-cob, cut into 8 pieces
2 bell peppers (red and yellow)
1/2 red onion, cut into chunks
1/2 zucchini, sliced
5 jalapeno peppers
5 wooden skewers, soaked in water 15 minutes
4 Tbsp. Hellmann's® Vegan Dressing and Spread
1/4 tsp. salt
1/8 tsp. pepper
1/8 tsp. paprika

METHOD

1. Alternately skewer corn, bell peppers, onion and zucchini on 4 skewers. Skewer jalapeno peppers on 1 skewer. Brush with 2 Tbsp. Hellmann's® Vegan Dressing and Spread and sprinkle with salt, pepper and paprika.

2. Grill or broil, turning once until vegetables are tender, about 15 minutes. Serve with remaining 2 Tbsp. Hellmann's® Vegan Dressing and Spread.



WE'RE ON THE SIDE OF FOOD

GUIDES



FOOD STYLING BY RISHON HANNERS; PROP STYLING BY AUDREY DAVIS

SIMPLE TWIST

A Money-Saving Fridge Trick

Raise your hand if you've unearthed forgotten leftovers—like last month's (or last year's?!) moldy lasagna—from the back of the fridge. It's estimated that an American family of four jettisons $1,800 worth of food annually. One way to actually eat all the good stuff is to change how you store things, says Joe Yonan, food and dining editor at the *Washington Post* and author of *Cool Beans.* "I put all our leftovers in glass jars or containers. I'm trying to avoid buying any new plastic, and glass is so easy to clean," he says. "At a quick glance we know what's inside, which means we'll be more likely to use it." Money saved and less food wasted? Win and win! *—Lila Weiser*

Photograph by Caitlin Bensel

THINGS COOKS KNOW

Microwave as Cooking Hero

This countertop mainstay can do so much more than reheat coffee and deliver hot popcorn. Here are our favorite time-savers and hacks.

BY JENNA HELWIG



DEFROST WHEN YOU'RE FORGETFUL

You meant to put that pack of chicken thighs in the fridge yesterday to thaw for tonight's dinner—but you didn't. To break up the iceberg of poultry pieces, remove it from the packaging, place it on a microwave-safe plate, and cook at 50 percent power for two minutes. Separate the pieces, flip, and repeat for two minutes or until defrosted; cook immediately. In the future, freeze the chicken in smaller portions so the pieces thaw more evenly, says Ali Rosen, author of *Modern Freezer Meals*. "When food is frozen in large blocks and then microwaved on the defrost or full power setting, the exterior can cook much faster than the interior."

POACH EGGS

"I will honestly never poach eggs on the stove again," says Steph Chen, founder of Anyday, a line of microwave cookware. Instead, she swears by this method: Place a half cup of water in a microwave-safe mug or bowl and crack in an egg, making sure it's fully submerged. Microwave for 40 seconds to a minute or until the yolk is cooked to your liking.

PERFECTLY PREP GREEN VEGGIES

Broccoli, asparagus, green beans, and Brussels sprouts cook very well in the microwave. "You're basically steaming them," Chen says. "And because they cook so quickly, they can retain more nutrients than some stove preparations." Trim and rinse your desired vegetable, then place it in a microwave-safe dish with a tight-fitting lid to trap steam. Cook until the vegetable is vibrant green and crisp-tender, about two minutes. Top with sauce or a simple drizzle of olive oil and pinch of flaky sea salt.

TOAST NUTS

"I love toasting nuts in the microwave because it takes less time than preheating the oven, I don't need to wash a pan, and I don't have to stand guard at the oven making sure they don't burn," Rosen says. First, rub raw nuts with a bit of vegetable oil, then spread them in a single layer on a microwave-safe plate. "Cook for one minute at a time, stirring in between, until they start to brown. Then go in 30-second spurts until golden." It usually takes three to five minutes total.

QUICKLY COOK SALMON

Place two four-to-six-ounce fillets on a plate. Top each with a pat of butter or a drizzle of olive oil, and season with salt and pepper. Cover with a vented lid, like the Tovolo Collapsible Microwave Food Cover ($8; surlatable.com), and cook on high for three to five minutes or until the salmon is done to your liking. Bonus: There will be less of a lingering "fishy" smell in your kitchen than when you cook salmon on the stove.

BROWN BUTTER

Brown butter adds a nutty depth to baked goods and launches cooked vegetables to next-level yumminess. Place one to two sticks of butter in a microwave-safe bowl or deep dish; cover with paper towels or a silicone lid to contain spatters. Microwave for three minutes, then continue in 30-second increments until the butter turns golden brown. ■

Illustration by Adam Cruft

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ROAD TEST

Joe Cool

We sipped 51 cold coffee options to find the best brews to jump-start your day.

BY MARTHA UPTON



BEST COLD BREW

Rise Brewing Co. Original Black Nitro Cold Brew Coffee
The added nitrogen creates froth at the top of the can or glass—far more than any other nitro option we tried. Made with organic coffee beans, it's mellow and bright, naturally creamy, and just the right amount of bitter (even without sweeteners). In fact, it's pure coffee—two cups in one can!
TO BUY: $3 for 7 oz.; at grocery stores.



BEST PLANT-BASED

Califia Farms XX Espresso Nitro Draft Latte with Oatmilk
This nondairy pick has a subtle oat flavor and a delightfully luscious texture. **TO BUY:** $3 for 7.5 oz.; at grocery stores.



BEST MOCHA LATTE

High Brew Coffee Dark Chocolate Mocha
The classic duo—coffee and chocolate—pair up for a sip that's sweet enough to be decadent but not *quite* dessertlike.
TO BUY: $2.25 for 8 oz.; at grocery stores.



BEST EXTRA STRENGTH

Starbucks Doubleshot Espresso & Cream
Reach for this rich, smooth drink when one shot simply isn't enough.
TO BUY: $2.60 for 6.5 oz.; at grocery stores.



BEST VANILLA LATTE

La Colombe Coffee Vanilla Draft Latte
This lightly sweetened option is like a can of joy. The foamy brew is milky yet lactose-free, with a silky finish.
TO BUY: $3 for 9 oz.; at grocery stores.



BEST CONCENTRATE

Grady's Cold Brew New Orleans–Style Coffee Concentrate
Mix with water or your milk of choice to make eight servings of chicory-infused coffee, then pour into a big glass of ice.
TO BUY: $11 for 32 oz.; at grocery stores.

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INDICATION

DUPIXENT is a prescription medicine used to treat people aged 6 years and older with moderate-to-severe atopic dermatitis (eczema) that is not well controlled with prescription therapies used on the skin (topical), or who cannot use topical therapies. DUPIXENT can be used with or without topical corticosteroids It is not known if DUPIXENT is safe and effective in children with atopic dermatitis under 6 years of age.

IMPORTANT SAFETY INFORMATION

Do not use if you are allergic to dupilumab or to any of the ingredients in DUPIXENT®.

Before using DUPIXENT, tell your healthcare provider about all your medical conditions, including if you: have eye problems; have a parasitic (helminth) infection; are scheduled to receive any vaccinations. You should not receive a "live vaccine" if you are treated with DUPIXENT; are pregnant or plan to become pregnant. It is not known whether DUPIXENT will harm your unborn baby. There is a pregnancy exposure registry for women who take DUPIXENT during pregnancy to collect information about the health of you and your baby. Your healthcare provider can enroll you or you may enroll yourself. To get more information about the registry call 1-877-311-8972 or go to https://mothertobaby.org/ongoing-study/dupixent/; are breastfeeding or plan to breastfeed. It is not known whether DUPIXENT passes into your breast milk.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins and herbal supplements.

Especially tell your healthcare provider if you are taking oral, topical or inhaled corticosteroid medicines or if you have atopic dermatitis and asthma and use an asthma medicine. **Do not** change or stop your corticosteroid medicine or other asthma medicine without talking to your healthcare provider. This may cause other symptoms that were controlled by the corticosteroid medicine or other asthma medicine to come back.

DUPIXENT can cause serious side effects, including:

Allergic reactions (hypersensitivity), including a severe reaction known as anaphylaxis. Stop using DUPIXENT and tell your healthcare provider or get emergency help right away if you get any of the following symptoms: breathing problems, fever, general ill feeling, swollen lymph nodes, swelling of the face, mouth and tongue, hives, itching, fainting, dizziness, feeling lightheaded (low blood pressure), joint pain, or skin rash.

Eye problems. Tell your healthcare provider if you have any new or worsening eye problems, including eye pain or changes in vision.

The most common side effects in patients with atopic dermatitis include injection site reactions, eye and eyelid inflammation, including redness, swelling, and itching, and cold sores in your mouth or on your lips.

Tell your healthcare provider if you have any side effect that bothers you or that does not go away. These are not all the possible side effects of DUPIXENT. Call your doctor for medical advice about side effects. You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch, or call 1-800-FDA-1088.

Use DUPIXENT exactly as prescribed. Your healthcare provider will tell you how much DUPIXENT to inject and how often to inject it. DUPIXENT is an injection given under the skin (subcutaneous injection). If your healthcare provider decides that you or a caregiver can give DUPIXENT injections, you or your caregiver should receive training on the right way to prepare and inject DUPIXENT. **Do not** try to inject DUPIXENT until you have been shown the right way by your healthcare provider. In children 12 years of age and older, it is recommended that DUPIXENT be administered by or under supervision of an adult. In children younger than 12 years of age, DUPIXENT should be given by a caregiver.

Please see Brief Summary on next page.

SANOFI GENZYME REGENERON

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Brief Summary of Important Patient Information about DUPIXENT® (dupilumab) Rx Only
(DU-pix'-ent)
injection, for subcutaneous use

What is DUPIXENT?
- DUPIXENT is a prescription medicine used:
  - to treat people aged 6 years and older with moderate-to-severe atopic dermatitis (eczema) that is not well controlled with prescription therapies used on the skin (topical), or who cannot use topical therapies. DUPIXENT can be used with or without topical corticosteroids.
- DUPIXENT works by blocking two proteins that contribute to a type of inflammation that plays a major role in atopic dermatitis.
- It is not known if DUPIXENT is safe and effective in children with atopic dermatitis under 6 years of age.

Who should not use DUPIXENT?
Do not use DUPIXENT if you are allergic to dupilumab or to any of the ingredients in DUPIXENT. See the end of this summary of information for a complete list of ingredients in DUPIXENT.

What should I tell my healthcare provider before using DUPIXENT?
Before using DUPIXENT, tell your healthcare provider about all your medical conditions, including if you:
- have eye problems
- have a parasitic (helminth) infection
- are scheduled to receive any vaccinations. You should not receive a "live vaccine" if you are treated with DUPIXENT.
- are pregnant or plan to become pregnant. It is not known whether DUPIXENT will harm your unborn baby.
  - **Pregnancy Exposure Registry.** There is a pregnancy exposure registry for women who take DUPIXENT during pregnancy. The purpose of this registry is to collect information about the health of you and your baby. Your healthcare provider can enroll you in this registry. You may also enroll yourself or get more information about the registry by calling 1 877 311-8972 or going to https://mothertobaby.org/ongoing-study/dupixent/.
- are breastfeeding or plan to breastfeed. It is not known whether DUPIXENT passes into your breast milk.

Tell your healthcare provider about all of the medicines you take including prescription and over-the-counter medicines, vitamins, and herbal supplements.

Especially tell your healthcare provider if you:
- are taking oral, topical, or inhaled corticosteroid medicines
- have atopic dermatitis and asthma and use an asthma medicine

Do not change or stop your corticosteroid medicine or other asthma medicine without talking to your healthcare provider. This may cause other symptoms that were controlled by the corticosteroid medicine or other asthma medicine to come back.

How should I use DUPIXENT?
- **See the detailed "Instructions for Use" that comes with DUPIXENT for information on how to prepare and inject DUPIXENT and how to properly store and throw away (dispose of) used DUPIXENT pre-filled syringes and pre-filled pens.**
- Use DUPIXENT exactly as prescribed by your healthcare provider.
- Your healthcare provider will tell you how much DUPIXENT to inject and how often to inject it.
- DUPIXENT comes as a single-dose pre-filled syringe with needle shield or as a pre-filled pen.
- DUPIXENT is given as an injection under the skin (subcutaneous injection).
- If your healthcare provider decides that you or a caregiver can give the injections of DUPIXENT, you or your caregiver should receive training on the right way to prepare and inject DUPIXENT. **Do not** try to inject DUPIXENT until you have been shown the right way by your healthcare provider. In children 12 years of age and older, it is recommended that DUPIXENT be administered by or under supervision of an adult. In children younger than 12 years of age, DUPIXENT should be given by a caregiver.
- **If your dose schedule is every other week and you miss a dose of DUPIXENT:** Give the DUPIXENT injection within 7 days from the missed dose, then continue with your original schedule. If the missed dose is not given within 7 days, wait until the next scheduled dose to give your DUPIXENT injection.
- **If your dose schedule is every 4 weeks and you miss a dose of DUPIXENT:** Give the DUPIXENT injection within 7 days from the missed dose, then continue with your original schedule. If the missed dose is not given within 7 days, start a new every 4 week dose schedule from the time you remember to take your DUPIXENT injection.
- If you inject more DUPIXENT than prescribed, call your healthcare provider right away.
- Your healthcare provider may prescribe other medicines to use with DUPIXENT. Use the other prescribed medicines exactly as your healthcare provider tells you to.

What are the possible side effects of DUPIXENT?
DUPIXENT can cause serious side effects, including:
- **Allergic reactions (hypersensitivity), including a severe reaction known as anaphylaxis.** Stop using DUPIXENT and tell your healthcare provider or get emergency help right away if you get any of the following symptoms: breathing problems, fever, general ill feeling, swollen lymph nodes, swelling of the face, mouth and tongue, hives, itching, fainting, dizziness, feeling lightheaded (low blood pressure), joint pain, or skin rash.
- **Eye problems.** Tell your healthcare provider if you have any new or worsening eye problems, including eye pain or changes in vision.

The most common side effects of DUPIXENT in patients with atopic dermatitis include: injection site reactions, eye and eyelid inflammation, including redness, swelling and itching, and cold sores in your mouth or on your lips.
The following additional side effects have been reported with DUPIXENT: facial rash or redness.
Tell your healthcare provider if you have any side effect that bothers you or that does not go away.
These are not all of the possible side effects of DUPIXENT. Call your doctor for medical advice about side effects. You may report side effects to FDA.
Visit www.fda.gov/medwatch, or call 1-800-FDA-1088.

General information about the safe and effective use of DUPIXENT.
Medicines are sometimes prescribed for purposes other than those listed in a Patient Information leaflet. Do not use DUPIXENT for a condition for which it was not prescribed. Do not give DUPIXENT to other people, even if they have the same symptoms that you have. It may harm them.
This is a brief summary of the most important information about DUPIXENT for this use. If you would like more information, talk with your healthcare provider. You can ask your pharmacist or healthcare provider for more information about DUPIXENT that is written for healthcare professionals.
For more information about DUPIXENT, go to www.DUPIXENT.com or call 1-844-DUPIXENT (1-844-387-4936)

What are the ingredients in DUPIXENT?
Active ingredient: dupilumab
Inactive ingredients: L-arginine hydrochloride, L-histidine, polysorbate 80, sodium acetate, sucrose, and water for injection

Manufactured by: Regeneron Pharmaceuticals, Inc., Tarrytown, NY 10591
U.S. License # 1760; Marketed by sanofi-aventis U.S. LLC, (Bridgewater, NJ 08807) and Regeneron Pharmaceuticals, Inc. (Tarrytown, NY 10591)
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Issue Date: January 2021

DUP.21.03.0281



Best in Dough

Keep your cash flowing, your portfolio growing, and your entire financial house in order with these 26 expert-vetted, game-changing apps, accounts, and services.

BY LISA ARBETTER, BRANDI BROXSON, AND MAGDALENA PUNIEWSKA

Paper Craft Photographs by Adrian & Gidi

BUDGETING



Best for Answering "Where *Does* All My Money Go?"

Qube Money

WHAT IT IS: The app separates your money into "qubes," digital versions of the paper envelopes used in the popular cash-envelope budgeting method. Create a qube for each category—food, travel, utilities—and fill it with the amount you plan to spend. Instead of doing the math in your head to figure out how much you have for takeout, just open the app and select the appropriate qube, and the funds will be transferred to the linked Qube Card.

WHY WE LOVE IT: Clarity about your cash flow is "the foundation upon which your financial house is built," says Manisha Thakor, a Smart Money Awards judge (see page 47 for more info on our experts). Beyond getting you to create a careful budget, Qube might even change your mindset about spending. "Increasingly, I see people 'leak' money through seemingly small, inconsequential purchases," Thakor says. "In today's I-want-it-right-now-and-I-can-buy-it-with-one-click world, having to choose which qube you're using forces you to slow down and think about how much you really want this item."

Best for Visualizing Your Debt-Free Life

Charlie

WHAT IT IS: Enter the amount of your credit card, car, or student loan debt and what you pay monthly. Next, toggle through different payment amounts to see how much faster you could be rid of the debt (and how much interest you'd save) by contributing, say, an extra $20 or $50 a month. If finding that money seems difficult, try the app's creative automatic-saving feature, which lets you set up rules like "Put away $10 every time I shop at Target."

WHY WE LOVE IT: Charlie makes the most insidious part of debt—interest payments—very visible. Decreasing your principal by even a tiny amount can add up to enormous savings in interest fees, Thakor says, but "it's often difficult to comprehend until you see the actual numbers." Charlie shows you those numbers in a way that's fun and motivating, says judge Jully-Alma Taveras.

I TRIED IT!

"The interface is the exact opposite of what you'd expect from a digital banking app—it's bright and a breeze to navigate and great for anyone hoping to squirrel away money. I like how you can customize your savings goals. I'm setting mine up to save $20 every Taco Tuesday." *—Rachel Sylvester, REAL SIMPLE senior editor*

Best for Knowing Exactly What to Ask Your Financial Planner

Personal Capital Financial Roadmap

WHAT IT IS: Estate planning, retirement cash flow, investments...a solid financial plan includes *so* many things. Personal Capital built this tool to help its wealth management clients prioritize where to put their money. After analyzing your info—like age, assets, and debt—it ranks tasks so you can discuss them with your adviser.

WHY WE LOVE IT: "When your money is tied to a goal and you can track your progress, you have a much greater chance of success," says judge Jannese Torres-Rodriguez. "This tool helps clients be better advocates for themselves, and it lets advisers home in on areas with the greatest opportunities for improvement."

Make the move from saving to living.

Retirement income planning from Fidelity.



Introducing Fidelity Income Planning. We can help you create a plan for cash flow that gives you the opportunity to grow your savings while being smart about taxes. Plus you can start, stop, and adjust your plan at any time.

Fidelity INVESTMENTS

At Fidelity, we'll help you manage your money for your life—and years—ahead.

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800.FIDELITY

Investing involves risk, including risk of loss.

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CREDIT CARDS

Best for Building Credit

Perch

WHAT IT IS: To get credit, you need... credit. This catch-22 confounds many young adults who have no credit history but need access to all the grown-up things good credit allows, like an apartment lease or a car loan. Perch, a free app, lets users build credit through recurring, on-time expenses, such as a Netflix or Spotify subscription. Connect Perch to the user's bank account; the more on-time transactions the app verifies, the higher the user's credit soars.

WHY WE LOVE IT: This app helps kids avoid the strings, temptations, and pitfalls that credit cards sometimes bring. "It offers a different, more inclusive way to show credit responsibility to a potential lender," says judge Winnie Sun.

Best for Maximizing Points

The NerdWallet App's Optimize Feature

WHAT IT IS: Is your credit card doing enough for you? NerdWallet helps you answer that question by analyzing your spending habits and suggesting rewards cards that fit your lifestyle. If you log a lot of miles in your car, for example, the app might suggest a card that gives you cash back every time you fill the tank.

WHY WE LOVE IT: It takes the work out of researching and comparing cards, and its recommendations reflect your shopping habits. "I like how it strategically helps a consumer pick out the best credit card. That's a time-saver," says judge Tania Brown.

I TRIED IT!

"I've had the same credit card forever, and I've been meaning to research others that might net me better rewards. I shared what credit card I currently use, and the app combed through my transactions and found that dining is a top spending category. It recommended a credit card that would earn me four points per dollar spent on dining (much more than what my current card offers). I'm planning to open this new card so I can rack up some miles for my honeymoon next year."—*Brandi Broxson, REAL SIMPLE features editor*

Best for Improving Your Credit Score Without Risk

Chime Credit Builder Visa Credit Card

WHAT IT IS: This no-fee, hybrid debit-credit card sets limits on spending, allowing those with no or low credit to build their ratings. You decide how much you want to spend and move that amount from your Spending account to your Credit Builder account—then use the card as you would any other Visa. With each swipe, the money spent gets earmarked for your end-of-month bill, which Chime can automatically pay on time. Then Chime reports that gold-star behavior to the three major credit bureaus.

WHY WE LOVE IT: There's no high credit limit tempting users to shop, no interest, and no fees, making this a credit card with training wheels, Thakor says. "It helps you build a credit rating by doing something you want to get into the habit of doing anyway—paying your monthly credit card bill in full."

RETIREMENT

Best for Handling Your 401(k) Rollover

Capitalize

WHAT IT IS: This free service is exactly what you wish you had when you last switched jobs—a frustration-free way to roll over your retirement accounts. It helps with everything, from finding your accounts and initiating the transfer to handling the paperwork and follow-up. If you don't have an IRA to transfer the funds into, Capitalize compares products from leading providers to find the right option.

WHY WE LOVE IT: "Roll over 401(k)" is a to-do list bottom dweller if ever there was one. This app knocks it off your list entirely, so you can "avoid the drama and keep what's yours," Torres-Rodriguez says. "It simplifies the process beautifully," Brown agrees.

Best for Low-Cost Financial Planning

Vanguard Digital Advisor

WHAT IT IS: For professional-level financial planning without the high price tag, say hello to your very own robo adviser. Input your savings habits, goals, and risk tolerance, and this intuitive bot spits out a diversified portfolio of Vanguard ETFs (exchange-traded funds). It also provides personalized advice and ongoing automated investment management.

WHY WE LOVE IT: The buy-in for financial planning can often seem steep, but the $3,000 minimum here feels doable. Plus, you'll enjoy savings on fees, even compared with other robo-adviser services: Digital Advisor charges a fee of about 0.15 percent of your balance (versus the usual 0.25 percent). So if you have $10,000 in your account, you'll pay $15 a year for investment advice. Thakor called Digital Advisor a "financial Swiss Army knife—so many useful tools bundled into one simple package."



REAL SIMPLE SMART MONEY AWARDS 2021

Best for Answering "Will My Retirement Savings Last?"

Silvur

WHAT IT IS: After you link your accounts or enter an estimate of your assets, you'll get your retirement readiness score, a calculation of how long your income will last in retirement—down to the month and year—and suggestions to improve your situation. Pony up the subscription price (from $7 a month) to unlock strategies that could save you thousands in taxes and fees.

WHY WE LOVE IT: It quells the fear that you'll never be able to retire—showing you where you are now, and how to get to your goal. "Retirement can feel abstract when you have no idea if you'll have enough money to live off of. This app gives you clarity and action items," says judge Maggie Germano.

I TRIED IT!

"I input a few numbers, like how much I have in savings, how much I make, and how much I spend, to determine if I'll have enough to retire when I want to. Based on that, I was able to increase and decrease my target age and play around with the numbers to see my goals. The app also gave me a timeline to make sure I continue on the right track, which puts me at ease. Retirement can often seem overwhelming, but after spending a little time on the app, I felt more in control." *—Emily Kehe, REAL SIMPLE creative director*

RETIREMENT FOR THE REAL WORLD On September 23 at 4 p.m. ET, REAL SIMPLE is hosting a virtual summit with Fidelity about how to increase your nest egg. Go to **realsimple.com/retirementgoals** to sign up.

REAL SIMPLE
SMART MONEY AWARDS
2021



BANKING

Best for Motivating You to Save More

Yotta

WHAT IT IS: This high-interest savings account combines the excitement of a lottery with the critical act of saving. For each $25 deposited, you get a recurring ticket into weekly drawings, with prizes ranging from 10 cents to $10 million. Also key: For now, withdrawals are unlimited, so if an emergency arises, your money is just an ATM away.

WHY WE LOVE IT: Research shows that people save more when presented with a prize-linked savings choice. Yotta also offers a better interest rate than most banks—0.2 percent, compared with the 0.01 to 0.04 percent offered by many institutions. (That's 20 cents on $100 versus as little as a penny on $100.) "Customers get more for their money even if they don't win prizes," Germano says.

Best for Banking in Good Conscience

Ando

WHAT IT IS: This digital banking app invests 100 percent of customers' money into eco-friendly initiatives, like clean energy. Pie charts show users exactly where their money is going and how their impact grows. Ando does all this without charging fees, requiring a balance, or cutting out conveniences, like ATMs.

WHY WE LOVE IT: Transparency. A recent study found that 60 of the world's largest commercial and investment banks have collectively put $3.8 trillion into fossil fuels over the last five years—something they definitely don't advertise. "This bank is helping to improve the world, rather than make it worse," Germano says. Ando is so serious about green initiatives, even its debit card is made of 80 percent corn.

INVESTING

Best for Socially Responsible Investing

Betterment's SRI Portfolios

WHAT IT IS: Create social change and make money with three low-fee options: the Social Impact SRI Portfolio, which invests in U.S. companies that support racial, ethnic, and gender diversity; the Climate Impact SRI Portfolio, which funds companies with lower carbon emissions and divests from companies that hold fossil fuel reserves; and the Broad Impact Portfolio, which gives money to companies that believe in socially responsible practices, like ethical labor management and board diversity.

WHY WE LOVE IT: These portfolios upend conventional wisdom that the only way to express your values through investments is by buying individual stocks or bonds. "Betterment is great for people who are interested in ESG—environmental, social, and governance—investing but not sure how to do the research," says judge Lauryn Williams. They also make good financial sense: "These options are more affordable than most ESGs," Torres-Rodriguez says.

Best for Helping Young Adults Reach Their Goals

Fidelity Spire

WHAT IT IS: Most young people aren't thinking, "How can I build my portfolio?" They're wondering how to save for a vacation, down payment, or wedding. With this app, just input a goal, the amount you need, and a deadline. Then learn which type of investment account will help you get there. It's free to set up goals, but by opening (or linking) a Fidelity account, you'll access a suite of features, including the interactive decision tool, which shows you the costs and benefits of putting money toward one goal versus another.

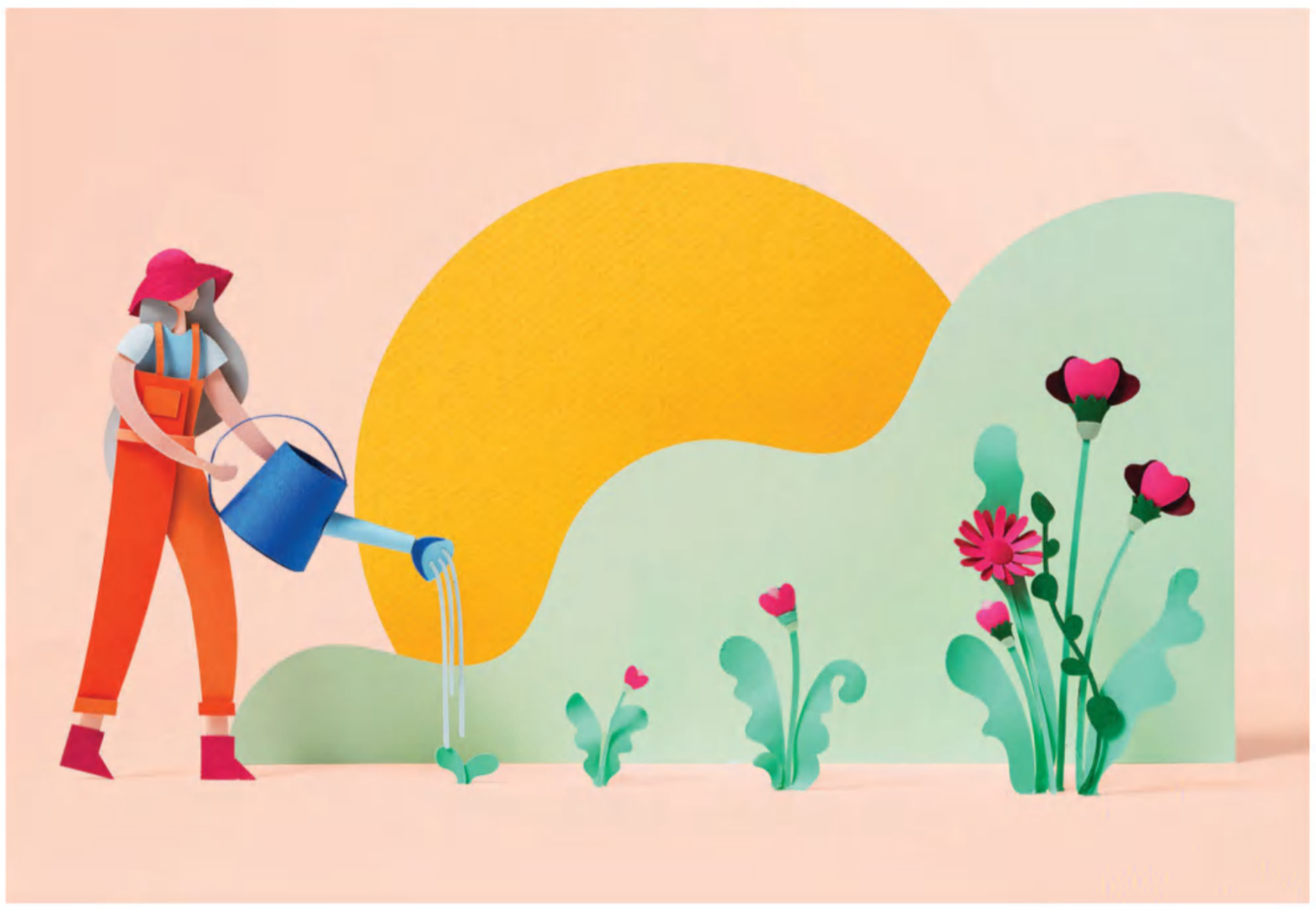
WHY WE LOVE IT: Goal-based planning creates healthy financial habits, and Fidelity Spire is a great teacher. "I like the simplicity. It helps you pick your priorities and decide the best financial tool to use," Brown says.

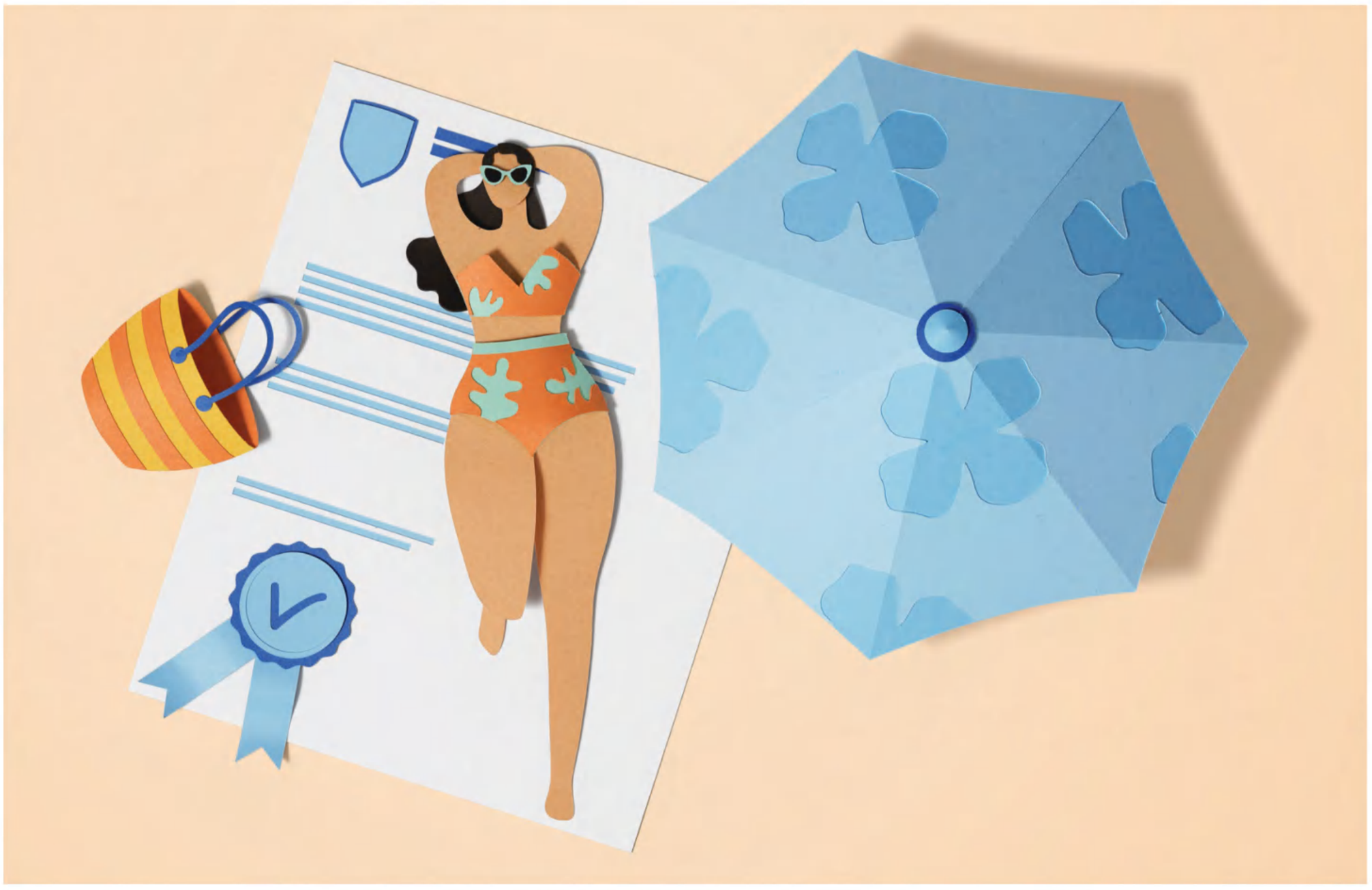
Best for Choosing Individual Stocks with Confidence

Front

WHAT IT IS: Maybe you're interested in buying individual stocks because you want more control and fewer fees, but you're intimidated by the amount of research and analysis required. Front is your answer. Connect your brokerage account, and the free app scans your holdings, analyzing and scoring the health of your portfolio. You can also chat with and follow other investors, and keep up with financial news.

WHY WE LOVE IT: It makes stock-picking experts of us all. "It's pretty fantastic to think that this app can streamline technical information into a score that is manageable for the average person to make an investment decision," says judging team Talaat and Tai McNeely.





INSURANCE

Best for Taking the Confusion out of Health Care

Sidecar Health

WHAT IT IS: With this customizable health insurance plan, you pay directly for care at the time of service. You can see what other members have paid and what the plan will cover before you book your appointment. (Yes, you can go to any doctor you darn well please!) To get your reimbursement, simply upload a picture of your itemized bill to the site or app. There's no open enrollment period, so you can apply for or cancel coverage anytime. (Sidecar is available in 16 states, with plans to roll out to more.)

WHY WE LOVE IT: Paying directly for care can save members 40 percent or more. While the cost of health care in the U.S. varies by state, it averages around $495 per month. With Sidecar, it's about $240. "I like the idea of letting you and your trusted physician come together to settle on a reasonable price and compensating your doctor on the spot," Sun says.

Best for Getting Life Insurance in an Instant

Bestow

WHAT IT IS: Only 54 percent of Americans have life insurance, leaving a lot of spouses, aging parents, and children unprotected in an emergency. Bestow gets you a plan promptly—no medical exam, no lengthy interviews, and no upsell. Answer a few questions, and the algorithm assesses your risk. Once approved, you'll see your actual premium (not a quote) and have the option to immediately buy a competitively priced policy backed by a top carrier. Case in point: The recent average rate for a 20-year, $1 million term life insurance policy for a nonsmoking, 35-year-old woman in very good health was $42.75 per month, according to the Policygenius Life Insurance Price Index. At Bestow, a similar policy might be only $33.50.

WHY WE LOVE IT: "Most of us know we need life insurance, but we're turned off by the price and process," Sun says. Bestow has made an annoying but necessary chore quicker and more affordable.

REAL ESTATE

Best for Easing the Stress of Buying a Home

Lower

WHAT IT IS: This direct-to-consumer lender is a one-stop shop for finding, financing, and insuring a home. It analyzes thousands of data points on similar closed loans and insurance quotes to get you the best rates. It even assists with saving by matching up to $1,000.

WHY WE LOVE IT: Oh, the time you'll save. "Collecting data on all the various rates and options out there is a lot like finding the perfect partner—the process can be arduous," Thakor says. "Lower feels like a bespoke financial matchmaker in a sea of financial dating apps."

Best for Reducing Down Payments and Closing Costs

Bank of America Real Estate Center

WHAT IT IS: That hefty down payment. Those sneaky closing costs. These two expenses can crush the dream of homeownership. Bank of America's Real Estate Center lets you find properties eligible for home-buyer grants, which could amount to $17,500 you don't need to pay back.

WHY WE LOVE IT: The platform's superpower: "The grants may cover the down payment and closing costs," Germano says.

I TRIED IT!

"I'm a real estate hobbyist and love to browse available homes. This site has a familiar interface with the addition of even more specific filters, like max HOA fees and properties with a water view. I've witnessed many friends go through stressful home searches, and I think this tool will help others make informed decisions." *—Stephanie Sisco, REAL SIMPLE home director*



Best for Generating Rental Income Without All the Stress

Doorvest

WHAT IT IS: Owning a rental property is a lot of work, particularly if you plan to buy and manage it yourself. Doorvest handles the annoying stuff, like finding the place, renovating, and connecting you with insurance, financing, and mortgage companies. It will even manage the property when it's up and running, guaranteeing rent payments for the first year. All this, of course, comes at a cost. The average rental home on Doorvest is $150,000, with a down payment of $30,000, and the company takes 10 percent of the monthly rental rate. But between equity, tax breaks, rental income, and property appreciation, you could earn $12,000 the first year and $122,000 in the first 10, according to Doorvest, all while barely lifting a finger. (Note: Doorvest is only in the Houston area but plans to expand next year.)

WHY WE LOVE IT: You get to manifest your inner real estate mogul. By taking over many of the complicated and time-consuming bits, Doorvest lets you sit back and build long-term wealth. It's passive income, with an emphasis on "passive."

REAL SIMPLE SMART MONEY AWARDS 2021

LIFE EVENTS



Best for Caregivers Handling Loved Ones' Expenses

Carefull

WHAT IT IS: In the U.S., 53 million adults are caregivers, and many look after their loved ones' finances. Carefull eases this often unwieldy task by consolidating checking, savings, and credit card accounts and analyzing them for late or missed payments, mistakes, changes in spending, and unusual transactions. Should anything fishy arise, the caregiver and those in their designated circle are alerted via text and email.

WHY WE LOVE IT: It's like a second set of eyes. Carefull got the highest ratings across the board from our judges, who described its ability to help with the family-and-finances tangle as "huge" and "super important." "I really like how you can keep other family members in the loop so it can be a team effort," Sun says.

Best for Finally Getting Your Estate in Order

Gentreo

WHAT IT IS: If you haven't yet made end-of-life arrangements, you're not alone: 57 percent of U.S. adults don't have estate-planning documents, according to a Caring.com study. For one price, Gentreo creates comprehensive, state-specific documents—wills, health care proxies, powers of attorney—and stores them in a secure digital vault easily accessed by you and your loved ones. If laws change, you get an alert.

WHY WE LOVE IT: Nothing says "adulting" quite like estate planning, which is why it's so easy to put off. "The simplicity of Gentreo nudges people in the right direction," says judge Erin Lowry.

Best for Small-Business Owners

QuickBooks Cash

WHAT IT IS: This high-yield banking account with a debit card integrates seamlessly with other QuickBooks products, so business owners can do their banking, accounting, payroll, and more from one dashboard. It combines payments and spending, offers instant access to payment proceeds, and pays 1 percent interest on all balances.

WHY WE LOVE IT: "Having your bank account on the same platform as your accounting makes sure nothing gets missed," Germano says.

Best for Managing Business and Personal Finances in One Place

Oxygen

WHAT IT IS: For creators, entrepreneurs, and freelancers whose life and work converge, this no-fee, no-minimum digital banking platform offers personal and business accounts in a single app. The business account integrates with accounting tools, and the credit card offers cash back on everyday expenses, like gas. The app also helps owners create an LLC, which protects personal assets from business-related debt or lawsuits.

WHY WE LOVE IT: "If you want to start your company quickly, this may be an easy way to get the banking up and running," Sun says. "Simplifying the LLC process is a great added value," Williams notes.

Best for Getting Your Kid to See the Value of College

Discover My College Plan

WHAT IT IS: The average student leaves college more than $30,000 in debt. So who can blame a family for wondering, "Is it worth it?" This interactive tool compares college costs and potential careers and salaries to determine your return on investment.

WHY WE LOVE IT: One key component of the student loan crisis is the "lack of guidance in comparing outstanding loans with future income potential," Thakor says. "If that equation is off, you start school with a financial kettlebell tied to your foot." This tool provides insight into what you're really getting.

SHOPPING

Best for Debt-Free Purchases

Reel

WHAT IT IS: You could put that splurgy couch on a credit card, but if you don't pay off the balance right away, you'll end up forking over an average of 18 percent interest a month. A smarter option: Set up a Reel, a savings plan for a specific item—that couch, a new pair of jeans, anything. Fund it with automatic daily or weekly contributions from your bank account, and once you hit your target, the platform will place the order for you (after confirming you still want it). The Group Reel option lets multiple users pitch in, so it's great for families giving a joint gift.

WHY WE LOVE IT: Reel cultivates healthy financial habits while helping to eliminate buyer's remorse. "I like that it encourages saving for purchases rather than using credit," says judge Barbara Ginty.

I TRIED IT!

"I've had my eye on these tortoiseshell sunglasses, and I created a Reel to help me save $5 a day. I'm set to have enough to buy them in a little over a month. And I have the option to transfer the funds back to my bank at any time, should my lust for the shades wane."
—Martha Upton, REAL SIMPLE associate editor

Best for Building Wealth as You Buy

Bumped

WHAT IT IS: Score fractional stocks of companies you love simply by shopping. Set up a free brokerage account, link your credit card to the Bumped platform, select your favorite brands (such as Starbucks and Apple), and get a portion of the companies every time you spend. You can watch your portfolio grow or sell your stocks after they arrive in your Bumped account.

WHY WE LOVE IT: Stock market newbies are often told to "buy what you know." This platform, which uses that concept, "is a great way to teach beginners about investing," Brown says. ■

METHODOLOGY

TO CREATE THE SMART MONEY AWARDS, WE COMPILED A LIST OF FINANCIAL COMPANIES OFFERING PRODUCTS THAT DEBUTED (OR WERE UPDATED) BETWEEN JANUARY 2020 AND JUNE 2021. A PANEL OF 14 JUDGES RATED THE PRODUCTS ON INNOVATIVENESS AND RELEVANCE TO REAL SIMPLE READERS. ALL DETAILS WERE CORRECT AS OF PRESS TIME.

JUDGES

TANIA BROWN, CFP, COACH AT SAVERLIFE

CINDY COUYOUMJIAN, CFP, FINANCIAL PLANNER AT CINERGY FINANCIAL

MAGGIE GERMANO, CERTIFIED FINANCIAL EDUCATION INSTRUCTOR AND HOST OF THE PODCAST *MONEY CIRCLE*

BARBARA GINTY, CFP, HOST OF THE PODCAST *FUTURE RICH*

ERIN LOWRY, AUTHOR OF THE THREE-PART BOOK SERIES *BROKE MILLENNIAL*

TALAAT AND TAI McNEELY, MONEY AND MARRIAGE EXPERTS AND COHOSTS OF THE PODCAST *THE HIS AND HER MONEY SHOW*

TAYLOR PRICE, FOUNDER OF TAP INTUIT, A FINANCIAL EDUCATION PLATFORM

BOLA SOKUNBI, CERTIFIED FINANCIAL EDUCATION INSTRUCTOR AND AUTHOR OF *CLEVER GIRL FINANCE*

WINNIE SUN, FINANCIAL ADVISER, SPEAKER, AND FOUNDING PARTNER OF SUN GROUP WEALTH PARTNERS

JULLY-ALMA TAVERAS, FOUNDER OF THE FINANCIAL EDUCATION PLATFORM INVESTING LATINA

MANISHA THAKOR, CFA, CFP, FOUNDER OF THE FINANCIAL EDUCATION PLATFORM MONEYZEN

JANNESE TORRES-RODRIGUEZ, MONEY EXPERT AND HOST OF THE PODCAST *YO QUIERO DINERO*

LAURYN WILLIAMS, CFP FOUNDER OF WORTH WINNING, A FINANCIAL PLANNING FIRM

gsk

“MOM’S SHINGLES WAS BAD. REALLY AWFUL!”

Maria, 53 years old

SHINGLES CAN BE WHAAAT?

PREVENTED

50 years or older?
Talk to your doctor or pharmacist about shingles vaccination.

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STOCKSY

HEALTHY AT HOME

Sneaky Ways to Get All-Day Energy

If your get-up-and-go has gotten up and gone, try these easy strategies to put the zing back in your step.

BY BETH WEINHOUSE

WHEN YOU'RE FLAGGING, what you need is a quick fix—and not the triple-latte kind: Caffeine may disrupt your sleep and compound the problem. Instead, perk up on the double with these simple tricks.

Shake Up Your Routine

If the part of our brain associated with motivation and pleasure (a.k.a. the nucleus accumbens) doesn't get certain stimulation, the brain sends signals that cause drowsiness, according to a study in *Nature Communications.* That may explain why we feel tired when we're bored. One way to fight that fatigue is to mix things up. "Rearrange the furniture. Sit somewhere different. Pour the milk into the bowl *before* your cereal," suggests Alice Boyes, PhD, author of *The Healthy Mind Toolkit.* "Changing your routine in the tiniest ways can have an effect on sluggishness." Bonus: It can also spark creativity.

Make Yourself Move

"Even though exercise may be the last thing you *think* you want to do, about 10 minutes in, you'll understand it's a good idea," says Anthony L. Komaroff, MD, a senior physician at Brigham and Women's Hospital and the author of *Boosting Your Energy.* The autonomic nervous system, which controls blood flow in the body—including the brain—gets lethargic unless you kick it into gear by moving (which is why a day of working from your couch can feel as draining as a day of running around the office). "Exercise makes the auto-

Photograph by Melanie DeFazio

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nomic nervous system work. It has to build up your heart rate and blood pressure, and it improves blood flow through the brain." That doesn't necessarily require a trip to the gym. Anything that gets your blood pumping—a brisk walk, a quick set of squats as you wait for the teakettle to boil—should do the trick.

Use Your Imagination

When you've been staring at a screen for hours and your tired eyes feel as if they've been rolled in sand, take a nature break. According to a series of studies by researchers from the University of Rochester, being in nature makes us feel more alive and energetic. It's not always convenient to duck out for a forest bath—but fortunately, the studies found that just *imagining* being in nature delivers a similar effect. For inspiration, hang posters of beautiful mountains and beaches in your room or office, or put a gorgeous photo of the outdoors on your phone's home screen. Not a nature person? Spend a minute thinking about something exciting. That will make your brain release energy-boosting endorphins too.

Wake Up with Water

Use good old H_2O both inside and out to rev up. Start your day with a cold shower, which will increase your circulation, heart rate, and oxygen intake, helping you feel more alert. Keep that refreshed feeling going throughout the day by darting into the bathroom for a cold-water face splash.

Laughing releases endorphins, boosting your energy level and mood.

Finally, don't forget to hydrate. "When the body is short on fluid, one of the first signs is a feeling of fatigue," Komaroff says. "I advise people to drink five to eight cups of water a day."

Do Some Car Karaoke

Sure, that 1980s playlist is uplifting—but singing along, or even just tapping your foot to the (we got the) beat, can enhance music's energizing effect, according to a study at Sam Houston State University. Research shows that singing or tapping may cause an endorphin rush. Greet the day with a shower concert, or duet with Beyoncé during your commute.

Yuk It Up

"I'm a big fan of laughing as an energy booster," says Marcelo Campos, MD, a family medicine physician at Atrius Health in Boston. Laughing can increase your intake of oxygen-rich air, and it stimulates the heart, lungs, and muscles. It also releases endorphins, boosting your energy level and mood. YouTube offers an endless supply of videos featuring giggling babies and cats riding robot vacuums. A study at the University of Nebraska–Lincoln found that people who watched a humorous 12-minute video felt significantly more energized than those who watched an unfunny video. ■

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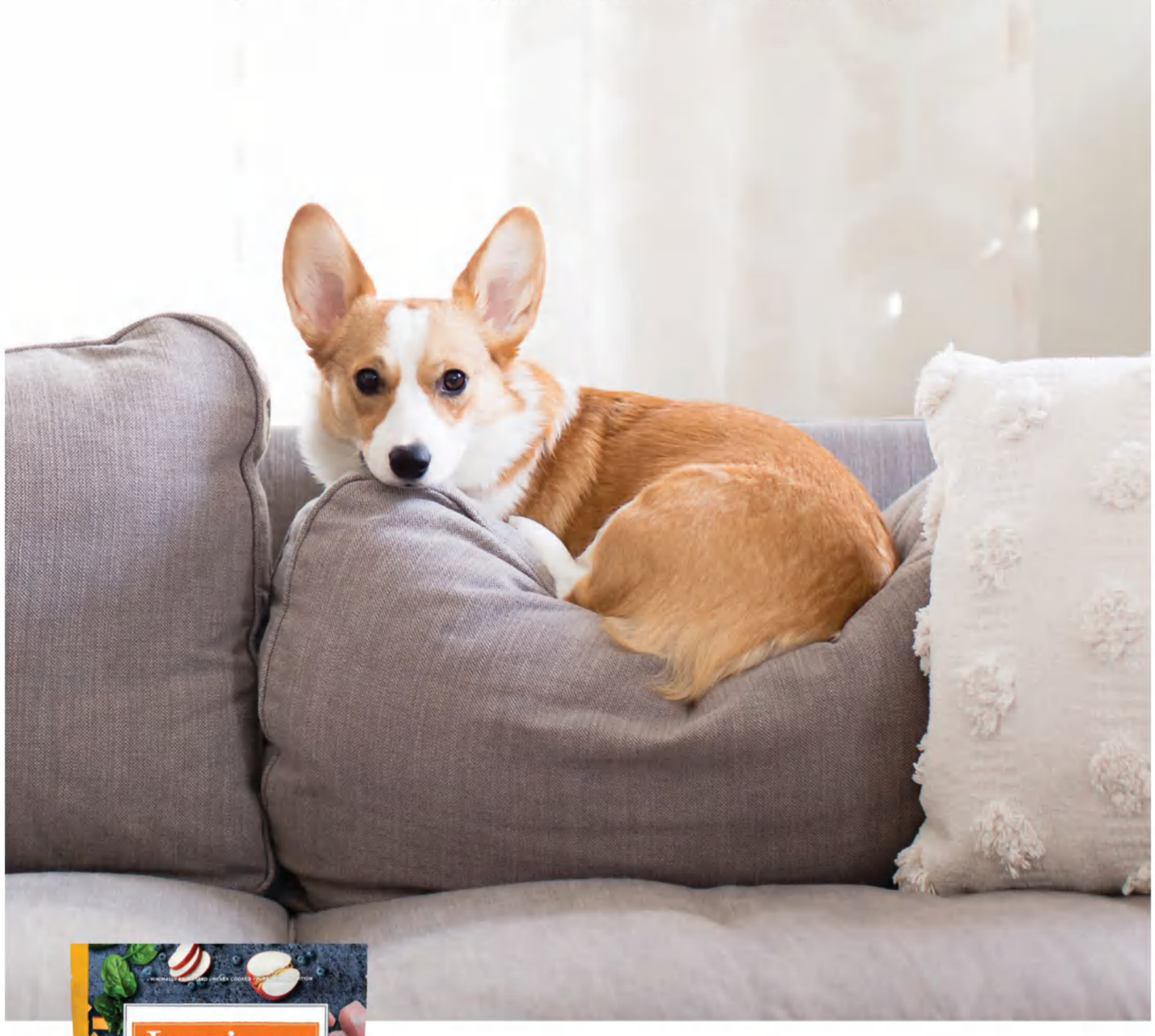
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The Raw Truth

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A Raw Brand You Can Trust. At **Instinct®**, we know that unlocking your pet's potential to thrive means finding foods that meet their unique needs and tastes without compromising nutrition. Our raw recipes are real meat, fruits, and vegetables, never cooked, and minimally processed to keep life-changing nutrients intact. Learn more at **instinctpetfood.com**.

1. CHOOSE YOUR RAW FOOD

Determine which Instinct® raw product is best for your pet. Offer 100% raw nutrition with expertly crafted frozen or freeze-dried meals. Other options include **Instinct® Raw Boost®** kibble with freeze-dried raw bites mixed together; or Raw Boost Mixers®—a great way to add freeze-dried raw to any food.

2. MAKE A TRANSITION PLAN

Any time you decide to change your pet's food, you should transition to the new diet gradually—and it's no different with raw. Help avoid digestive upset with a seven-day transition plan. On days 1-2, fill 3/4 of their bowl with their regular food, and 1/4 with **Instinct®**. On days 3-4, make it half and half, and on days 5-6, move to 3/4 **Instinct®** and 1/4 regular food. By day 7, you'll reach full transition!

3. START FEEDING RAW

Instinct® raw frozen recipes should be stored in the freezer, while freeze-dried meals are shelf stable and can be stored right in your pantry. Frozen bites take just minutes to thaw so there is minimal prep needed—just scoop and serve! Frozen patties take four-six hours to thaw, so we recommend pulling your pet's meal portion out of the freezer and thawing it in a sealed container in the refrigerator.

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2021 REAL SIMPLE HOME SPONSOR

2021 REAL SIMPLE HOME PREVIEW

Neat Ideas

Get your house all tidy—and keep it that way—with easy-to-follow tips from a pro organizer.

BY LESLIE CORONA

OUR METHOD

We paired an editor "client" with each REAL SIMPLE Home pro to identify the goals for the space. Here's what organizing expert Nikki and digital deputy editor Jennifer came up with for the pantry and closets.



Nikki Boyd

AUTHOR OF *BEAUTIFULLY ORGANIZED*

We fell in love with her organized drawers (which she shared in the February 2021 issue), so we had to find out what smart strategies she'd suggest for the REAL SIMPLE Home.



Jennifer Davidson

REALSIMPLE.COM
DEPUTY EDITOR

Web wizard by day, supermom of twin teen boys by night, Jennifer would like to keep her home clean without constantly getting on someone's case.





Decant packaged food into clear containers so you know when it's time to replenish. There's nothing worse than reaching into an empty snack box!



GOAL Jennifer wants a functional system that can be easily maintained by guests and family members (OK, mostly her sons).

CHALLENGE It can be tough to find methods that work for each space and are fuss-free enough for every family member to stick to.

Put heavy beverage bottles at the base of your pantry, and use risers to make cans and jars at the back of shelves visible.







HEADSHOTS: COURTESY OF ABBY MURPHY PHOTOGRAPHY; COURTESY OF JEN DAVIDSON; PANTRY: COURTESY OF CHRISTOPHER SHANE; PRODUCT IMAGES COURTESY OF MANUFACTURERS. BLUE GRID CANISTERS; KIRKLANDS.COM FOR SIMILAR. 4 SECTION KITCHEN PANTRY & FRIDGE FOOD STORAGE ORGANIZER BIN, $13, AND LARGE PLASTIC KITCHEN PANTRY & FRIDGE FOOD STORAGE, $20; MDESIGNHOMEDECOR.COM. HALF GALLON BAG, $22; STASHERBAG.COM. GOOD GRIPS 3-PIECE SLIM ADJUSTABLE DRAWER BIN SET, $15; OXO.COM. PANDAN WOVEN SQUARE BIN, $48; SERENAANDLILY.COM

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If you have a multistory home, consider stashing basic cleaning supplies on each level. That way you won't have to continually lug your caddy (or vacuum) up and down the stairs.

NARROW YOUR FOCUS

CREATE ZONES To keep a pantry or closet in tip-top shape, label shelves (rather than individual containers) so everyone knows where each bin, basket, or cookie box goes. In drawer-style freezers, "file" food in reusable bags or arrange items by category in separate bins.

GO MICRO Make sure game day doesn't kick off with a wild goose chase. Nikki suggests that sports fans (or athletes) devote a drawer or bin to all their gear—from jerseys to foam fingers.

STAY CLOSE Store items near where you use them. For example, keep all your clothing care and repair tools (like safety pins, stain sticks, and steamer) in your laundry room.









Attach pretty label holders to your shelves and swap out the tags as the stuff you store changes.

CLOSET: COURTESY OF CHRISTOPHER SHANE; PRODUCT IMAGES COURTESY OF MANUFACTURERS. ACRYLIC MAGAZINE FILE, $34; RUSSELLANDHAZEL.COM. CALIFORNIA CLOSETS ESSENTIALS STORAGE ACCESSORIES; SHOP.CALIFORNIACLOSETS.COM. BRASS LABEL HOLDER, FROM $6; REJUVENATION.COM

In the October 2021 issue, we'll show off our fourth annual REAL SIMPLE Home, built in collaboration with Gialluisi Custom Homes in Westfield, New Jersey. In the meantime, visit **realsimple.com/rshome21** for bonus content.

From Cluttered to Clean

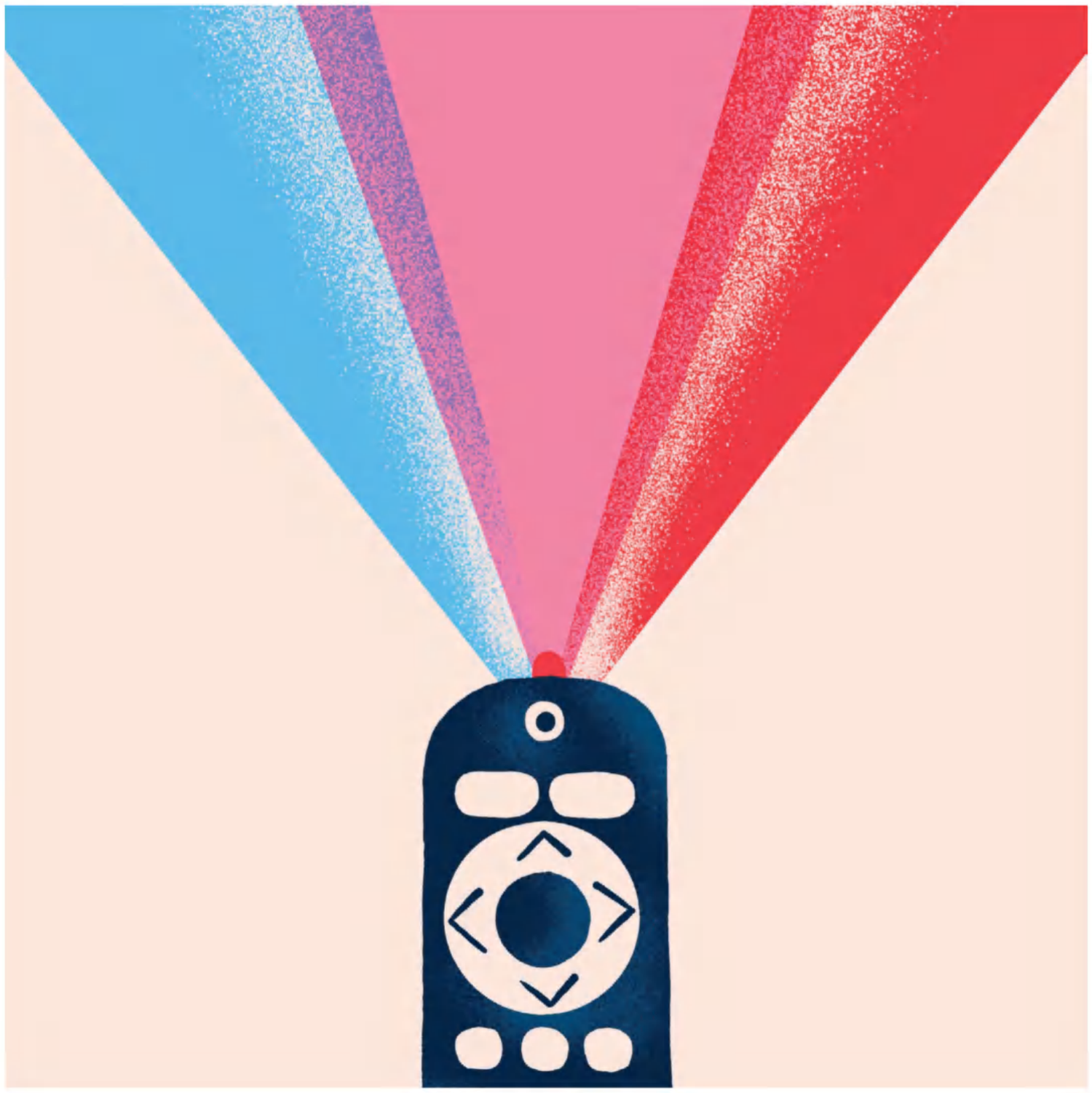
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SWASH
LAUNDRY DETERGENT



THE POWER OF LESS

STREAMING SERVICES

If you're overwhelmed by options, tune in to our advice and subscribe to the proper channels for you.

BY TOM SAMILJAN

WATCHING TV THESE DAYS feels like the world's worst word problem. Thirteen bucks here. Eight dollars there. The app you used to get for free suddenly—surprise!—runs you $5 every month. What once seemed to be a cheaper, easier way to enjoy shows and movies is now confusing and fractured and expensive: American households spend an average of $47 a month on streaming services. So how do you lower that bill, get rid of overlaps, and still access what you want? We'll help you pull it off, whatever your viewing habits.

Illustration by Marisol Ortega

If you want to give up cable but will miss live TV...

Some standalone streaming services, like Hulu + Live TV and YouTube TV (each $65 per month), offer many basic and higher-tier live cable offerings—everything from BET and Comedy Central to CNN and ESPN—with add-on packages for movie, sports, and kids' channels. Both give you a DVR option: Hulu lets you save up to 50 hours of programming, and YouTube TV offers unlimited recording, though you can save your shows for only nine months. You can also get local channels on both services, depending on your location—but if one of your favorite public television or news channels isn't available, that doesn't have to be a deal breaker: You can get local channels with a garden-variety TV antenna (starting at about $8).

If you can't live without movies, sports, or kids' entertainment...

FOR FILM LOVERS: Amazon Prime Video (included with an Amazon Prime membership at $119 per year or available as a standalone service for $9 per month) is rivaled only by Netflix for must-see movies and TV, and it has one of the best selections of add-on channels—more than 100, including HBO Max, Showtime, Cinemax, and AMC, as well as IFC Films Unlimited and Sundance Now (for indie fans), BritBox and Acorn (for Anglophiles), Shudder (for horror addicts), and Mubi (which spotlights one curator-chosen film a day, from new releases to award winners), starting at about $6 per add-on.

FOR SPORTS FANS: Check out FuboTV (from $65 per month for English-language channels and $33 for Spanish). In addition to the major networks and other top channels, it offers more than 100 sports-only channels and 50,000 local, national, and international live sporting events per year. If you want access to home-team coverage, try DirectTV Stream (from $70 per month), formerly AT&T TV, and choose a plan with the full gamut of regional sports networks.

FOR KIDS: An excellent option for families with diverse TV tastes is the Disney+, ESPN+, and Hulu bundle, which costs $14 per month—a 30 percent discount on what the services would cost individually. Sling TV ($35 per month) also offers several Disney and Nickelodeon channels in its kid-oriented packages, which come with live TV. (Add-on options include Showtime, Starz, and the movie network Epix.) With Sling's Watch Party feature, up to three guests in different locations can watch on-demand shows together, commenting via on-screen video and text chat.

If you're on a tight budget...

Philo is among the most affordable services ($25 per month) and offers more than 60 channels—including Animal Planet, Discovery, and Food Network—with the option to add Epix ($6 per month) and Starz ($9 per month).

Want to save even more? If you don't mind watching a few ads, check out free on-demand streaming services like Pluto TV, which features some familiar basic cable channels, and IMDb TV, which is organized by genre and show. If you have a library card, you should be able to access the video-on-demand services Hoopla and Kanopy: They grant you free streaming access to a wide and often quirky collection of movies and TV shows for a limited period—the digital age equivalent of signing out a DVD.

Your existing contracts may already include premium channels and streaming services. Certain Verizon Wireless customers get Disney+, Hulu, and ESPN+ for free. And T-Mobile will cover the cost of Netflix for customers on its Magenta and Magenta Max wireless plans. ■

MAKE STREAMING EVEN SIMPLER

If you succumb to the lure of the free trial, it's all too easy to forget about it—and before you know it, you've paid for six months of a subscription you no longer use. Free apps such as TrackMySubs and Truebill help you monitor monthly charges.

To avoid the other big hassle of streaming—toggling between services—check out Reelgood and JustWatch, free apps that let you save content from all your services in one place. Just click to go right to the show you want. Both apps allow you to create watch lists, and Reelgood recommends content based on your viewing habits.

ALL DETAILS WERE CORRECT AS OF PRESS TIME

ROOM Rx

Fake a Foyer

When one room serves many purposes, make the most of every inch. Interior designer JENNIFER STAGG shows how.

BY STEPHANIE SISCO

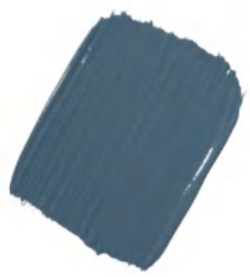
Q:

Our condo's front door opens directly into our dining room, and it drives me crazy! How do I split up the room for eating, entry, and storage?
—Keely, homeowner in Wakefield, Rhode Island





+



+



+



1

DIRECT THE FLOW

Divide the entryway from the rest of the room with a tall, open bookshelf that looks great from all sides. A runner acts as a doormat while creating the sense of a hallway leading into the space.
TO BUY: Beckett Grey Wash 4-High Shelf, $1,299; crateandbarrel.com.

2

LIGHT THE WAY

Further distinguish the areas by installing a flush-mount light fixture in the entryway and a chandelier above the dining table. Paint the ceiling a nontraditional shade to make the room feel more grand.
TO BUY: Deep Twilight Blue 4007-6C, from $40 per gallon; valspar.com for info.

3

BRING IN A BENCH

Rather than centering the dining table, push it closer to a wall, and use a storage settee as functional seating. Even a small relocation like this can enlarge the space visually.
TO BUY: Modular Banquette Collection, from $99; potterybarn.com.

4

DO DOUBLE DUTY

A sideboard can be a buffet table *and* hold mail and other just-inside-the-door detritus. Hang a mirror above it to make the room look bigger and brighter—and provide a spot for a self-check before heading out. **TO BUY:** 24-Inch Infinity Round Wall Mirror, $149; cb2.com.

PRODUCT IMAGES COURTESY OF MANUFACTURERS

Illustration by Babeth Lafon



GETTY IMAGES

PETS

Co-pays for Your Copilot

Pet insurance is growing more popular each year. Here's what it does—and doesn't—cover.

BY JUNO DEMELO

The Pros

Pet insurance can give you peace of mind, especially if you can't afford to treat a serious illness (like kidney failure) or injury (like a ligament tear or poisoning). Some experts say that owners without pet insurance are more likely to euthanize their animals than pay for a lifesaving surgery. And it can be worth the money if your dog or cat ends up having a lot of medical problems. Radiation therapy for cancer, for example, can cost thousands of dollars.

The Cons

Pet insurance doesn't cover pre-existing conditions, so it's best to purchase it when your dog or cat is young and healthy. With most plans, you usually pay your vet bill up front and get reimbursed later. Most insurers charge more as your pet ages—one plan costs $37 a month for a 1-year-old mutt and $103 a month for the same dog at age 12—and those increases don't include inflation. While the average premium for accident and illness coverage is $50 monthly for dogs (it's $28 for cats), you may pay 50 to 75 percent more for larger purebreds, since these pups can be more expensive to treat.

How to Decide

Some plans cover accidents, some cover accidents and illness, and others, called "wellness plans," help you manage the cost of preventive care. You can choose a plan with a high deductible and low monthly premium, or vice versa. With either option, you're often charged a co-pay—usually 20 percent of the total bill. Some plans offer unlimited coverage, while others only pay a certain amount per incident, year, or pet. Compare plans at policygenius.com, and ask your home or auto insurer if you can save money by bundling. Some employers may offer pet insurance too.

DIY DEBT PROTECTION

If you don't opt for pet insurance, consider starting an emergency savings fund. Each month, set aside the same amount you'd spend on a premium. You can also apply for a health care credit card, such as CareCredit, which lets you spread out a large vet bill over 24 months interest-free, as long as you pay a minimum monthly payment and the full amount by the end of the promotional period. And always ask your vet whether they offer payment plans.

OUR EXPERTS

KEVIN BRASLER, EXECUTIVE EDITOR OF CONSUMERS' CHECKBOOK
KRISTEN LYNCH, EXECUTIVE DIRECTOR OF THE NORTH AMERICAN PET HEALTH INSURANCE ASSOCIATION
GREGG TAKASHIMA, DVM, OWNER OF ANIMAL CARE GROUP OF LAKE OSWEGO IN OREGON

DRUGSTORE BEAUTY BUYS WE'RE BUZZING ABOUT

With luxe ingredients and packaging, the products lining the aisles have never looked so fancy. Here are 31 faves that'll rock your world without wrecking your budget.

BY HEATHER MUIR MAFFEI

Photographs by Brian Henn



Winky Lux Ombré Blush Compact

Three shades—shimmery highlighter, satiny peach, and matte fruit punch—are in one spot. Apply separately or swirl together for golden-hour skin. **TO BUY:** $20; target.com.



Uoma Beauty Say What?! Foundation

This buildable matte base comes in 51 shades, and each has ingredients best suited for your tone. Fair hues pack microalgae to soothe redness; dark hues are spiked with tomato extract to boost luminosity. **TO BUY:** $39; walmart.com.



L'Oréal Paris Bambi Oversized Mascara

The eye-opening results rival those from a professional lash lift. The spiky, plastic brush stretches hairs for clump-free, doll-like lashes—yet the formula is a cinch to remove at the end of the day. **TO BUY:** $10; walgreens.com.

SKIN



Neutrogena Rapid Firming Peptide Contour Lift Cream

This light cream boasts a derm-developed tiny firming molecule that dives deep into skin, making your face look taut and smooth. **TO BUY:** $30; cvs.com.

MAKEUP



Maybelline New York Instant Age Rewind Eraser Concealer

A tube is reportedly sold every five seconds, even 11 years after the product's launch. And for good reason: With its sponge-tip applicator, the liquid (in 18 shades) covers circles and redness without caking. **TO BUY:** $8; walmart.com.



Jason Wu Beauty Hot Fluff Lipstick in Eclair

You can swipe this velvety bullet (also in shades like rosy brown and deep berry) onto lids and cheeks as well as lips. Consider it a one-stick magic trick to a cool monochrome look in under a minute. **TO BUY:** $12; target.com.



Clover by Clove + Hallow Glow Stick Illuminator in Cleo

For a glitter-free glow that hovers over fine lines, try this skin brightener. Castor oil hydrates, so dew it up by dabbing the stick onto your cheeks, brow bones, and Cupid's bow. **TO BUY:** $16; amazon.com.



MDSolarSciences Mineral Tinted Broad Spectrum SPF 30

All your old beefs about wearing sunscreen will fly out the window: This sheer and elegant mattifying tint doubles as primer and has antioxidants. **TO BUY:** $32; target.com.

PRODUCT IMAGES COURTESY OF MANUFACTURERS



CeraVe Acne Control Gel

Sure, the 2 percent salicylic acid and alpha hydroxy acids zap zits silly. But the brand's beloved ceramides prevent pesky peeling, so your skin can be both clear *and* calm. **TO BUY:** $20; target.com.



RoC Retinol Correxion Line Smoothing Night Serum Capsules

These dispense the ideal dose of retinol to smooth lines sans drying. **TO BUY:** $25 for 30 capsules; target.com.



Bliss Bright Idea Vitamin C + Tri-Peptide Eye Cream

This bouncy cream's zingy vitamin C sends even the puffiest bags packing while playing nicely under makeup. **TO BUY:** $18; amazon.com.



Versed Wash It Out Gel Cleanser

Rose water and mint transform your bathroom vanity into a spa. The soap-free gel gets off all the gunk while leaving skin feeling supple—not stripped. **TO BUY:** $13; target.com.



Garnier Fructis Treats 3-in-1 Hair Mask

One little minute is all it takes for softer, shinier strands. Post-shampoo, coat wet hair from root to tip, then rinse. Papaya extract forgives your heat-styling sins in under 60 seconds. Bless! **TO BUY:** $5; walgreens.com.

HAIR



Pantene Nutrient Blends Hydrating Glow Shampoo & Conditioner

Sulfate-free, this duo freshens hair and preps it for styling. **TO BUY:** $7 each; target.com.



Odele Dry Shampoo

This plant-based powder mist clings to oil and makes it disappear. Then you can massage your strands (oh, hi, volume) and look like you *just* took a shower. **TO BUY:** $12; target.com.



John Frieda Frizz Ease Dream Curls Sulfate Free Cream Oil

Apply a few pumps to soaking-wet spirals for soft springs that are happy and hydrated. **TO BUY:** $10; walmart.com.



Kristin Ess Weightless Shine Leave-In Conditioner

Spray onto wet hair to cut through scary snarls and add a pretty sheen—all without that greasy feeling. **TO BUY:** $10; target.com.



SheaMoisture Papaya & Neroli All Day Frizz Control Milk Gel

This alcohol-free gel tamps down fuzz, defines waves and curls—and leaves nary a crunch nor flake behind. Even on 90-degree days, it acts as a humidity buster to keep curls intact. **TO BUY:** $10; target.com.



Flamingo Razor

The weighted handle, the rubbery grip, the little suction cup to stick to the wall—this tool makes shaving fun! *And* safe, since the head swivels to prevent nicks. **TO BUY:** $10; target.com.



Secret Derma+ Antiperspirant Nourishing

It stops the stink and the wetness without any streaks, and the chic tube will have you happily reapplying with a squeeze and a swirl. **TO BUY:** $8; cvs.com.



Bio-Oil Skincare Oil (Natural)

A cleaner version of the original—no mineral oil or synthetic ingredients—this rich liquid uses soybean and sunflower seed oils to improve the look of nonkeloid scars and stretch marks. **TO BUY:** $15.30; walgreens.com.



Babo Botanicals Sheer Mineral Lotion SPF 50

This baby is for the whole fam: It's lightweight and nonsticky, it rubs in quickly, and the shea and cocoa butters offer extra TLC. **TO BUY:** $17; target.com.

BODY



Illuminate Me by Vaseline Whipped Body Butter

Cocreated with Black women to work wonders on melanin-rich skin, this one has a sophisticated shimmer to counteract ashiness. **TO BUY:** $10; walmart.com.



Olay Total Moisture Body Wash with Cocoa Butter

Extend soothing skin care from your face to the rest of your bod with this derm-developed froth that's laced with vitamin B_3 to soothe finicky skin. **TO BUY:** $8; cvs.com.



IMPULSE



OPI Nature Strong Collection

Try a seven-day, chip-free shine that's gentler on tips—the polish is made with potato ingredients! **TO BUY:** $11.50 each; amazon.com.



Conair Double Ceramic Triple Barrel Waver

Not a pro at curling your hair? This does the work for you. Just clamp down, hold, and repeat for ripply waves that last. **TO BUY:** $22; walmart.com.

More Than Magic Rubiks Cube Bath Bomb Set

Slip into a frothy, raspberry-scented soak for a skin-softening moment of self-care. **TO BUY:** $5; target.com.



Crest Whitening Emulsions with Built-In Applicator

Apply to teeth and go—no rinsing required. Chompers get noticeably brighter without sensitivity. **TO BUY:** $40; walgreens.com.



Beloved by Love Beauty and Planet Coconut & Warm Vanilla Hand Lotion

Pop this puppy into your bag so you can pamper overworked hands anytime, anywhere. **TO BUY:** $5; target.com.



Hero Cosmetics Mighty Patch Original

Nix picking and deflate pimples with stickers that suck out the goo (and the ew). **TO BUY:** $8 for 24 patches; target.com.

LIVES



5 PERSPECTIVES

Extending Sympathy

The next time you send condolences, look to these simple ways to help a loved one navigate grief.

BY SHARLENE BREAKEY

Photograph by Ted + Chelsea Cavanaugh

1

Don't scroll past the sad stuff.

It's beautiful to see how people use social media to mourn a loss. A grieving person usually posts in a moment when they need connection, so a simple "like" or a hug reaction can help. The only thing you can do wrong is ignore this kind of post. Too often we worry that we have nothing profound to say, but that's not necessary on social media. Every comment is a small connection—like a hand extended, a pat on the back, or an understanding smile.

TAMARA WANDEL, PHD, IS A PROFESSOR OF COMMUNICATION AT THE UNIVERSITY OF EVANSVILLE.

2

Embrace the discomfort.

According to Jewish wisdom, it's our responsibility to help the stranger. A "stranger" is really anyone who is vulnerable, whether after the loss of a loved one or because of an injustice. Vulnerability tends to make everyone uncomfortable, so I counsel people to honor the discomfort. Sitting in that feeling makes it easier to call someone after their parent dies, or to be with a friend who's received a grim diagnosis. The second thing is to be quiet. What people need more than words is your presence. Be an active listener, even if the talk is about nothing more than baseball. And don't worry about not having answers to big questions, like "Why did this happen?" You just need to show you understand the question.

ELIANNA YOLKUT IS A RABBI AND COHOST OF THE PODCAST *NOT YOUR JEWISH MOTHER.*

People often see the act of extending sympathy as a draining experience, but it actually fills you up.

3

Consider sympathy fuel for your soul.

People often see the act of extending sympathy as a draining experience, but it actually fills you up. And it's much easier to be a comfort than most of us realize. You can say you made a stew and want to send some of it over. Or mail a present without asking what your friend needs. Having been on the receiving end, I can tell you it's always a delight to be surprised with hand lotion or some silly stationery. To me, extending sympathy is one of our few real superpowers.

KATE BOWLER, PHD, IS A HISTORIAN AT DUKE DIVINITY SCHOOL AND THE AUTHOR OF *NO CURE FOR BEING HUMAN.*

4

Send no-pressure invitations.

Something that changes your life in a moment—like my husband's cancer diagnosis—upends your identity. So it helps when friends remind you who you are with calls or texts. Just be sure to relieve the grieving person of any pressure to respond. That means saying, "I'm here if you want to take a break and get a pedicure, but there's no need to reply if it's not a good time."

LUCY KALANITHI, MD, IS A CLINICAL ASSOCIATE PROFESSOR AT STANFORD UNIVERSITY SCHOOL OF MEDICINE AND THE HOST OF THE PODCAST *GRAVITY.*

5

Lean into the reality of life.

Our app is based on Bhutanese folk wisdom: To be happy, one must contemplate death five times each day. The idea is that because we humans are so death phobic, we constantly push away thoughts of our demise, but that's actually harder than contemplating our mortality. Leaning into the reality of what human life is—great joys and great difficulties alike—can help us be better friends when someone is facing death or serious illness. It helps to realize that one day we'll be where that suffering person is. That makes it easier to move from sympathy to action.

HANSA BERGWALL COCREATED THE WECROAK APP AND *WECROAK* PODCAST, WHICH EXPLORES THE SUBJECT OF DEATH.

STYLING BY HEATHER GREENE FOR HELLO ARTISTS

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Modern Manners Advice for Your Social Quandaries

BY CATHERINE NEWMAN



C.G. ASKS...
My 9-year-old is going on a beach vacation with my brother's family for a week, not for the first time. The family does a lot of fun activities that are very expensive, whereas when (or if) we vacation, we're much more frugal. I always offer to pay for my daughter's activities, even though my brother is affluent. He declines every time. Should I insist?

You're absolutely right to offer to chip in. And when your brother declines? Accept graciously and enjoy his generosity. If he has children of his own, having your daughter along might be a real gift, since extra kids can help entertain and keep the peace. Plus, it might be more fun for him to be lavish than to feel constrained by another family's finances. If your daughter were older, I'd say send her with some money and encourage her to pay when she can. At her age, though, this would likely just be stressful for everyone. Instead, when she gets home, have her write a thank-you note. Your brother's family will love hearing what a great time she had.

J.M. ASKS...
My husband was asked to pitch in on a flower arrangement for a former colleague when there was a death in her family. Flowers feel like a large expense for someone we haven't spoken to in years. Is it rude not to contribute?

On the one hand, sure, it's kind of a stretch to include your husband on the ask list, removed as he is from that acquaintance. If it's a financial hardship to contribute, feel entirely free not to. On the other hand, there's so little to lose here. Assuming you can make a token contribution, why wouldn't you? Grief is such a sledgehammer. If seeing your husband's name might soften the blow for the colleague in any way, offer that small, cushioning consolation.

HAVE AN ETIQUETTE QUESTION?
Hover your phone's camera here to submit your question for Catherine, or email her at **modernmanners@realsimple.com.**

Illustrations by Yoco Nagamiya

A.B. ASKS…

My husband and I are selling our condo. It's in a lovely neighborhood, but my next-door neighbors' dog barks incessantly. If we have an open house, I'm concerned potential buyers will get scared away by the noise. How should we handle this?

It's not too late to talk to your neighbors. Give them the benefit of the doubt, if you can. "You might not be aware, but your dog barks a lot while you're gone. We're wondering if we could strategize about it." Maybe the dog needs to be trained or soothed, and you'll be encouraging your neighbors to deal with it—thereby making everyone happier, including the dog and the future residents of your home. Because here's the thing: You can show your house in its best light by repainting or replanting. Clean walls! Fresh begonias! But it's unethical (and depending on where you live, potentially illegal) to conceal a significant noise problem. It will be less stressful for you to troubleshoot on your way out than for your buyers to inherit the issue from the get-go.

K.S. ASKS…
I'm getting married soon. One of my guests is vegan and asked if we'll have a vegan dessert at the wedding. She seemed disappointed when I said no. Is it my responsibility to provide a vegan dessert for her?

I bet you've rarely regretted behaving inclusively. Should your guest have pressed this issue? Probably not. But since eating in general, and cake in particular, are integral parts of wedding festivities, it's lovely to accommodate folks with allergies and special diets. You're likely already spending a fortune. Asking your caterer to include a few vegan cupcakes (or sending a friend out for one) isn't going to make an appreciable difference in your budget. And you'll feel much more joyful without the distraction of a tiny, preventable qualm.



P.L. ASKS…
When I have people over, I don't care if they leave their shoes on—I just want them to be comfortable. However, some people make a big deal about taking shoes off at the front door. I have a bad case of plantar fasciitis and wear special inserts. I cannot take my shoes off. Don't you think the shoes-off thing is getting a bit out of hand?

I don't. Going without shoes in the house is a personal choice. For some folks, it's a cultural norm—as it is in many Asian households. For others, it's out of consideration for crawling babies or due to allergies or a desire for clean floors. As a guest, you need to respect the rules of the household you visit. As hosts, they need to accommodate your mobility issues. Anybody inviting you in will doubtless understand that you can't remove your shoes. (We are a shoes-off household but happily make any exceptions requested of us.) Just be sure, as my husband's grandmother used to say, to wipe good the feet.

ABOUT CATHERINE

The author of *How to Be a Person: 65 Hugely Useful, Super-Important Skills to Learn Before You're Grown Up,* Catherine Newman gets advice from her husband and two opinionated, largely grown children in Amherst, Massachusetts.

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THE HELPFUL MIND

A Weight, Worry, and Wellness Reset

Everything that ailed her felt insurmountable—until she discovered that a lot of little tweaks added up to big improvements in her health, mood, and mind. (No punishing cardio required!)

BY LIZ VACCARIELLO

THE TEARS WEREN'T spilling out of my eyes yet, but apparently I was displaying the glassy, far-off stare my family had come to call "Mommy's about-to-cry face." My husband, Steve, sitting across from me at our kitchen table, held his fork halfway to his mouth. My 16-year-old Olivia breathed, "Uh-oh, not again." And their twin, Sophia, whose humor I count on to defuse many a mommy meltdown, pretended to hit Video on her phone and said dryly, "Hashtag family dinner, teeth-baring emoji."

Tonight's trigger? Olivia wasn't making eye contact with me. I was trying to connect, but they were looking at their sister while answering my open-ended questions. (I'd planned them!) I felt that familiar tingle of despair and thought, "Liz, don't take it personally." I reminded myself that, developmentally, it was normal for teens to pull away from moms.

I was alarmed by the intensity and rawness of my reaction. Sure, we were in a pandemic, but these weren't the early days, when everyone was stressed, scared, and sad. This was a year in. We were five feet away from each other all day. Shouldn't we be closer than ever?

THE SELF-TALK LOOP went something like this: "Liz, your neediness is just driving the kids further away. Act like you did when you were crushing on Tim Bulman in sixth grade—like you don't want to hang out with them with every fiber of your being. Wait, that's

Illustrations by Studio Grand-Père

disordered and stupid. Ugh. Why can't you just chill? Because you want the cozy rituals everyone else is having. The cooking together, the lively and meaningful banter we'll all remember decades from now. Is a puzzle too much to ask for?" My internal monologue was downright embarrassing. I needed help—the more holistic and professional the better—because dinner emotions were just the tip of the iceberg.

Behind my cheerful appearance on Zoom calls, I was feeling sluggish, cranky, and creaky. I had lower back pain and an allover tightness from sitting (didn't we all?), but I got truly alarmed when I started making an extravagant "oof" sound whenever I got into or out of a chair. I could set the clock by my 4 p.m. lull, marked by intense sugar cravings to which I'd happily succumb, followed by an inability to keep my eyes open as the day approached dinnertime, everybody's least favorite hour. Fun.

Oh, but there's more: I was getting breathless earlier in my workouts. And though I was fine with the 30 pounds I'd put on since my 30s (body confidence, yay!), I took my 10 additional pounds of pandemic weight personally. "You aren't exercising hard enough. Resist the cookies!" I'd tell myself.

Then: "Stop complaining about minor aches. Think how the first responders must feel! Your family is healthy and safe," I'd continue, in the kind of unsupportive pep talk that would have made me run for the hills if it came from anybody but myself. Still, my truth was real. I felt depleted, and now normal life was looming, with its back-to-the-office presumption that I'd wear stiff clothing and remain alert for eight (plus) hours a day.

Why can't we identify habits that result in health and happiness *now,* as well as less chronic disease later?

Then I got an email from a place called Sensei asking if I'd like to hear how health tech can drive behavioral change unique to your mind and body. Did I want to meet? Boy, did I.

IN 2017, some years after the death of their mutual friend Steve Jobs, scientist and physician David Agus, MD, and technology mogul Larry Ellison asked: Why can't health care expand beyond treating disease and focus on preventing it? Using data (gathered from trackers, oxygen sensors, blood tests, and biofeedback sessions), why can't we identify problematic behaviors before they lead to disease? Better yet, why can't we identify habits that result in health and happiness *now,* as well as less chronic disease later? When you're a billionaire like Ellison, who owns most of a Hawaiian island, and a pioneering cancer doctor like Agus, you can.

Sensei is a wellness brand based in Santa Monica, California, that brings its philosophy to life at one of the world's most beautiful resorts: the Four Seasons on the Hawaiian island of Lanai. (A second retreat location will open in California this winter.)

It's the nexus of dream destination and data. The belief behind Sensei is that if people gain experiential awareness ("I felt *x* when I did *y*") in a relaxing location, the sparks of change ignite. While everything, down to the language used in the self-compassion class, is science backed, Sensei CEO Kevin Kelly emphasizes the value of the escape. "If you give people an emotionally safe place and allow them to shed the veneer," he told me, "they will hear their best voice." It's standard spa-speak, to be sure, but amplified by the tech overlay, it was intriguing, and made me confident the takeaways would stick.

Kelly invited me to Lanai. Interested in learning, living, and relaying back to our readers the latest and most trusted thinking on fitness, nutrition, and mental health, I signed up for the Optimal Wellbeing Program, with all its bells, whistles, assessments, and guidance. I was immediately mailed a Whoop wrist band, which would record all my biometrics for three weeks 24/7. The results would inform my program. My guide, Kelly Georgiou, called to interview me about my goals for the retreat (level out the energy swings, lose the "oof," and drop some weight). She assembled my five-day wellness itinerary while I packed and Covid-tested for my late April visit.

ON MORNING ONE, Georgiou and team poked, prodded, and analyzed me. I was finger-pricked for cholesterol and blood sugar levels. My body fat, muscle mass, and hydration levels were assessed on a body composition analyzer. A 10-point fitness assessment had me rising from a cross-legged position, jumping vertically off a soft mat, squeezing a metal clamp, and



running on a treadmill with a plastic hose strapped to my face until I reached a can't-talk-won't-talk anaerobic level. (That was the VO_2 max assessment, a test of how much oxygen I use as I exercise.) Georgiou synthesized my results with the data cache from Whoop: my resting and average heart rates, respiratory rate, sleep minutes, and heart rate variability (HRV), which is considered an important measurement of how well the body reacts to change. In a more relaxed state, the variation in time between heartbeats is high. The healthier the autonomic nervous system, the faster you can switch gears, demonstrating resilience and flexibility.

Then we talked, not only about the biometric data but also about what I knew about myself. How did certain workouts or foods make me feel? What were my biggest stressors?

First, I received the good news: high fives for superior muscle mass, flexibility, and grip strength; low triglycerides and blood sugar; and a gratitude practice that showed I was at least trying in the mindfulness arena. But my instincts had been right. Things were off. My LDL cholesterol was high—not high enough to raise alarms at my annual physical, but not ideal: Let's get those globules lining some of my arteries now, while they're still little. I was also, apparently, a giant ball of stress. My HRV was 19; an optimal level is 60. This meant my body, heart, and mind appeared to be in a constant state of fight-or-flight.

And the body fat number I'd been steeling myself for...whoa. I knew my shape had changed over the years, but I felt healthy and strong, thanks to years of early-morning strength workouts twice a week. As my pants became tighter, I didn't want to "diet"—because, teenagers—so my strategy to keep the weight from accumulating was to exercise longer and harder. "I've been eating dairy, meat, and sugar," I said, "but then I just add another Peloton ride to the week to burn it all off. I guess it's not working." Then Laurel Dierking Washington, the lead wellness practitioner, said, "Actually, you're exercising too hard to lose weight."

Wait, *what*? She showed me the ranges for my gasping-into-the-tube test. My beloved high-intensity cycling classes were exacerbating the stress on my body and heart. Here it was: evidence telling me, "Take it easier."

Later, in a biofeedback session with Sensei guide Marcus Washington, I saw how my mental health was suffering from the same thing—pushing too hard. When he guided me to breathe correctly, my neuromuscular system immediately changed. These people had printouts and data for days, and it was blowing my mind.

The idea of doing less to gain more would be a recurring theme. At the end of each assessment, I'd amble out behind the main hotel, snapping pictures of flowers as I made my way to the magnificent ficus forest. I'd sit on a bench there to breathe, and sometimes cry tears of relief. I had worried I'd leave Sensei with a complex prescription for diet, exercise, and mind work. But again and again, I learned the benefits of small shifts in perspective. Here are a few of my takeaways. They might work for you too.

MOVE

ME: Gaining weight, despite doing intense cardio four or five times a week.

MY RESET: I should enjoy longer, slower exercise (walks with my dog, Milo!) and keep my heart rate in the fat-burning zone. At my height, weight, age, and VO_2 max, that's between 110 and 130 beats per minute. I'll do a HIIT workout on the bike once a week to get the endorphin rush and increase my cardiovascular fitness.

HOW THE MIND CAN HELP: I'd thought that if one HIIT day a week was good, four were even better! Wrong. I was only spending about three minutes in my fat-burning zone on my way up to hard-as-hell. My HIIT training was exhausting me and contributing to my 4 p.m. crash. If I mixed my push days with plenty of slower-and-steadier ones, those hard cardio sessions would strengthen my body instead of stressing it out.

ME: Suck in my belly and breathe deeply into the chest.

MY RESET: Relax the abdomen so I inhale with my diaphragm deeply into my lungs, expanding the stomach and pelvic area like a balloon. Deeper breathing throughout the day will release my body from its state of stress—and gradually get that HRV to rise.

HOW THE MIND CAN HELP: So many of us, women in particular, breathe from the chest without realizing it. Humans are meant to breathe from the belly, the way animals and babies do in a relaxed state. How'd we go so wrong? Partly through cultural conditioning that flat bellies are desirable. (Blame people like me, coauthor of 2008's *Flat Belly Diet!* In my defense, the book was about losing the dangerous visceral fat that accumulates around the organs—but would you be drawn to a book called *Lose Visceral Fat for Greater Longevity*? I thought not.) A heat map showed my neck, throat, and chest colored bright red, a result of muscle stress in the wrong part of the body from this improper, shallow breathing. What a revelation. What a relief.

ME: Cushion sore feet and coddle a painful back.

MY RESET: Forget the insoles and fight the fascia, the connective tissue that covers the body's organs, muscles, bones, and nerve fibers, providing internal structure. Fascia's nerves make it almost as sensitive as skin. When stressed, fascia tightens up. The solution is to break up this membrane, not avoid it.

HOW THE MIND CAN HELP: Think of your feet as your body's foundation—one that's wrapped in a taut coating, like the skin on a chicken breast. Then do this life-changing thing: Stand barefoot and roll the bottom of each foot around a lacrosse ball for one minute a day. When it hurts (it will), *press harder.* Blasting the fascia to release tension leads to better flexibility in the ankles, calves, and hamstrings—and, by chain reaction, relief from that back pain!

I'd thought that if one HIIT day a week was good, four were even better! Wrong.

NOURISH

ME: Calorie and sugar obsessed.

MY RESET: Focus on fiber and "foods that grow from the ground," as Sensei wellness guide and nutritionist Nikola Hamilton so memorably put it.

HOW THE MIND CAN HELP: Hamilton described fiber as a broom, sweeping food through the digestive system and ushering energy and antioxidants wherever they need to go. Without the broom, food either sits in the gastrointestinal tract or gets released immediately as glucose, which is why simple carbs, like white bread and juice, cause energy (and mood) to spike and crash.

When we eat a simple carb, the body releases free radicals. "A free radical without an antioxidant added to it creates an inflammatory response," Hamilton explained. "This causes a little blip of inflammation that can last about three hours, which is no big deal if it happens occasionally. But if it's meal after meal, what do you think happens?" Chronic inflammation, which increases the risk of diabetes and heart disease. I want to flood my body with little brooms, a rainbow of friendly antioxidant witches.

But that doesn't mean forgoing cupcakes...

ME: Food is either fuel (good) or indulgence (bad).
MY RESET: Accept that 4 p.m. lull. Food serves many purposes. It can promote health and tame hunger. It can be celebratory (champagne), soothing (M&M's), or a way to connect (wine and cheese with friends). We should just let it be what we need in that moment. I can do this by taking an attentive pause as I walk to the pantry on autopilot: I might need some cookies to get through my afternoon call with the boss. Or I might not. Giving myself a pause makes the choice intentional.
HOW THE MIND CAN HELP: Think about nutrition not as a good-or-bad binary but as a continuum. I imagine a string from the bottom left corner of the room to the top right: The more fiber- and antioxidant-rich foods I add to my plate, the higher I rise on the string. Eating a tier of Milano cookies doesn't send me sliding to the bottom. I just roll back a little. If my next meal is loaded with fiber and antioxidants, I can go right back up. Fiber will also make my hunger more manageable, and I'll be less likely to dive for the Sunchips.

I might need some cookies to get through my afternoon call with the boss. Or I might not. Giving myself a pause makes the choice intentional.

REST

ME: Breathing is like clockwork.
MY RESET: Deep, intentional breaths slow the heart rate. Pair them with soothing thoughts and your neurological system actually resets, Washington told me. He hooked me up to a biofeedback device, attaching sensors to my earlobes and chest. On a monitor, we saw my heart rate. Washington asked me to close my eyes, then do whatever I'd normally do to relax. I did some box breathing: in for four counts, hold for four, out for four, hold for four. Then he asked me to breathe to the motion of a wave rising and cresting in equal measure. I should keep breathing to the wave while thinking of someone for whom I felt extreme gratitude. Then Washington showed me what my heart had being doing. During the box breathing, there were tall, sharp spikes (indicating stress). During the wave section, smoother, shallower peaks (my nervous system was more relaxed). And when I added loving thoughts, there were tall, rounded rises.



HOW THE MIND CAN HELP: I was floored to see that the wave breathing was more calming than the "relaxing" box breathing. But most importantly, the biofeedback session revealed the sweet spot where mind and body meet. I shamed myself for all those yoga classes where I sneaked out of the "napping" part at the end.

Which brings us to our next shift...

ME: That unforgiving mantra of mine to "suck it up, buttercup."

MY RESET: I should try to show myself the same compassion I'd show others who are experiencing difficulty. Mindfulness and meditation teacher Nico Akiba, who led the self-compassion workshop, cited research showing that shame affects the learning centers of the brain.

HOW THE MIND CAN HELP: "We pick up this learned self-criticism when we're young," Akiba said. He asked the class to think about the parent or teacher who told our child selves not to be upset—to get back up when we fell. Through positive self-talk ("It's OK to be sad"), we can retrain our brains to default to self-kindness. Sounds lovely. Working on it.

FINALLY, FAMILY DINNER

ME: Projection and predictions.

MY RESET: Set intentions. Try to enjoy.

HOW THE MIND CAN HELP: As Washington pointed out, my relationship with my kids is heavily influenced by "expectations—preconceived ideas, comparisons, critiques." I was detonated to hear this. He challenged me to head into dinner with "intentions—openness, curiosity, awareness." After he said this, I slumped in my chair, feeling my entire body relax. Once more, my eyes filled with tears.

EPILOGUE

When I returned home, it occurred to me that family dinners happened at the hour when I was depleted, sugar crashing, and mentally spent. I was showing up to the most important part of the day (for me, anyway) as my worst self. I had two choices: I could move, rest, and nourish myself in a way that readied me for relaxation and connection. Or I could let go of the idea that dinners are the end-all-be-all and connect in a way that better suited our family. I decided to try both.

Meanwhile, I tweaked my weekly fitness schedule to be more forgiving, allowing time for my body to rest and recover. I set "breathing" alarms on my phone, three times daily. And I paired my 4 p.m. box of Good & Plenty with a fiber-and-antioxidant-rich orange. The energy dips have leveled, I feel nourished by what I eat and how I move, and I actually lost eight pounds within six weeks after my return.

But the seismic shift came when I considered the family dinner with clarity and compassion. I realized that Sophia and Olivia were chattiest around lunchtime, when the hardest part of their 10th-grade school day was behind them (they were remote the entire year) and they were relaxed and munching on something casual. I started to hang around the kitchen every day at noon. No biggie. I'll wipe counters and chime in. Nothing to see here. Maybe I'd bring up a topic, but usually not. I'd simply circle their side of the table, hand on a shoulder. Or sometimes I'd just listen and laugh—and let them make fun of me: "You two are hilarious," I'd say. "I love how you make each other laugh."

So we aren't the Gilmore Girls. But at least Mommy's lip has stopped quivering. ■

KNOW BEFORE YOU GO

At Sensei Lanai—a 35-minute flight from Honolulu (included with your reservation)—you can choose various combinations of health consultations, classes, and other experiences, from aquatic bodywork to archery. If you want the works, book the five-day Optimal Wellbeing Program, which includes a prearrival check-in to help build your itinerary, a Whoop wearable strap, physical assessments, sessions with Sensei guides, a credit toward activities and spa services, and unlimited classes (yoga, resistance training, nutrition). If you prefer to ease in, other packages (all with a two-night minimum) offer private and semi-private consultations as well as classes, activities, and spa treatments. Or you can go for the Select-Choice option and add services à la carte. Enjoy the pines and palm trees, bathing pools, and restaurant, which serves Sensei-approved dishes made from fresh ingredients grown on the island.

To get the Sensei experience in the continental U.S., check out the brand's first standalone retreat, Sensei Porcupine Creek in Rancho Mirage, California, opening in early 2022. On a 230-acre private estate, you can receive tailored advice to help you reach your wellness goals while taking in the glorious Santa Rosa Mountains. For more information, go to sensei.com.

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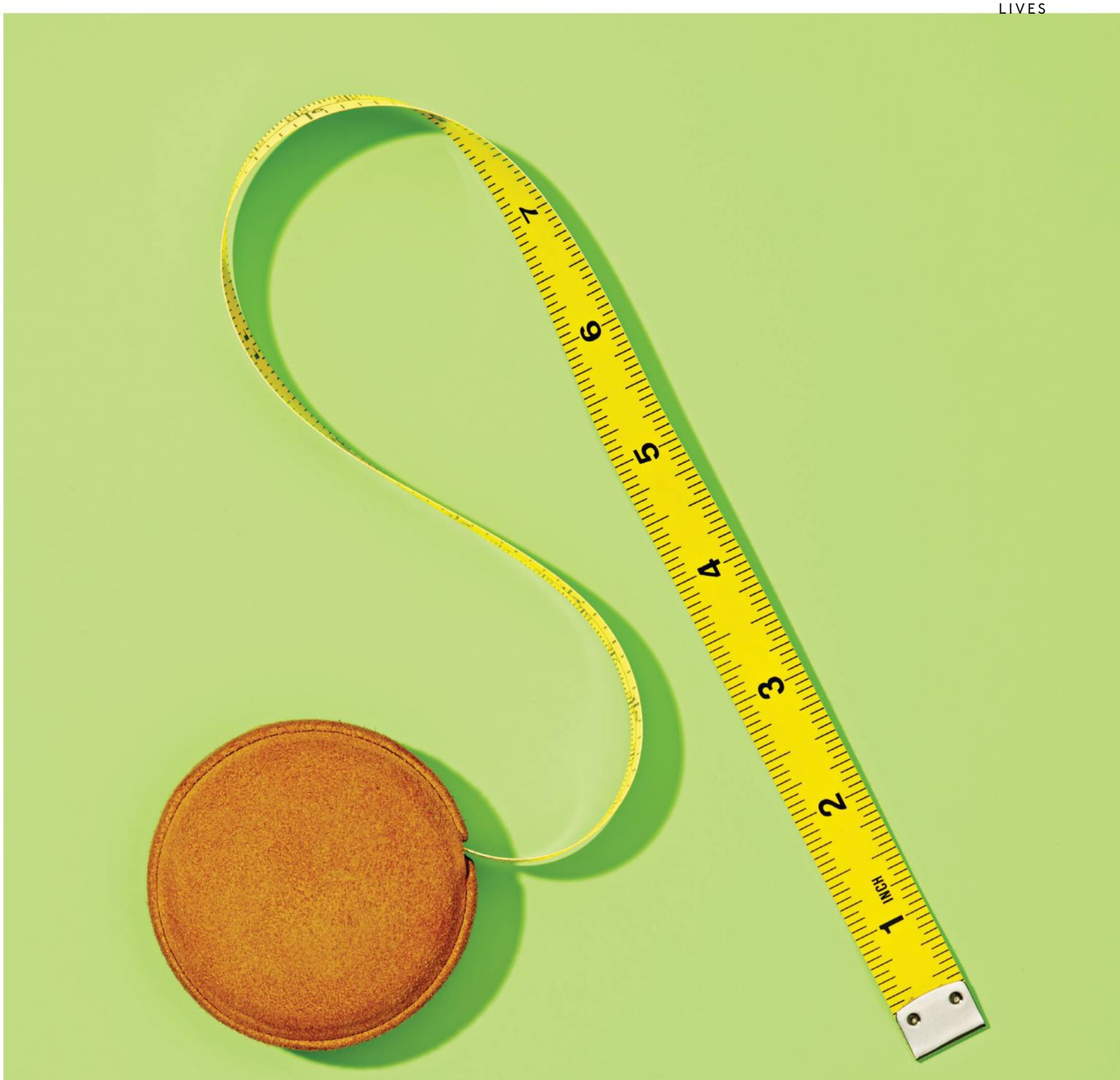
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BUDGETING

The Best Money I Ever Spent

Sometimes the things we buy are worth so much more than the price we pay. Read on for stories of life-changing little and big purchases, plus advice from financial experts on how to splurge smartly.

BY BRANDI BROXSON

Photographs by Ted + Chelsea Cavanaugh

A $5 COFFEE THAT LED ME TO MY HUSBAND

In 2019, I was training for the New York City Marathon and stopped at Starbucks after my workout. It was there I met my now husband. A year and a half after that coffee, we've been through a pandemic, the death of both my parents, and a quickly planned microwedding. ***—Jessy Warner-Cohen, PhD, a psychologist in New York City***



An Old House

My husband and I should not have bought an old house. We can't be trusted with a screwdriver. Nevertheless, there she was: a 1930s Tudor, with a soaring ceiling in the living room and a basement full of mold. Taking care of this house is like playing Whac-A-Mole. Every time we get something fixed, something else starts leaking. But the house makes me the steward of the place I live; renting cannot do that. I hate spending money, but I love preserving my home.
—Jenny Brown, REAL SIMPLE copy and research chief

SMART MONEY MOVE: As charming as old homes are, ongoing maintenance and repairs are inevitable (rewiring and updating plumbing are especially costly). "On your household budget, create a line item for repairs, and put that money in an interest-building account," says Lexie Holbert, a housing and lifestyle expert at Realtor.com. Having this separate fund will help you tackle unavoidable expenses without tapping into other savings.

Childcare for Infant Twins

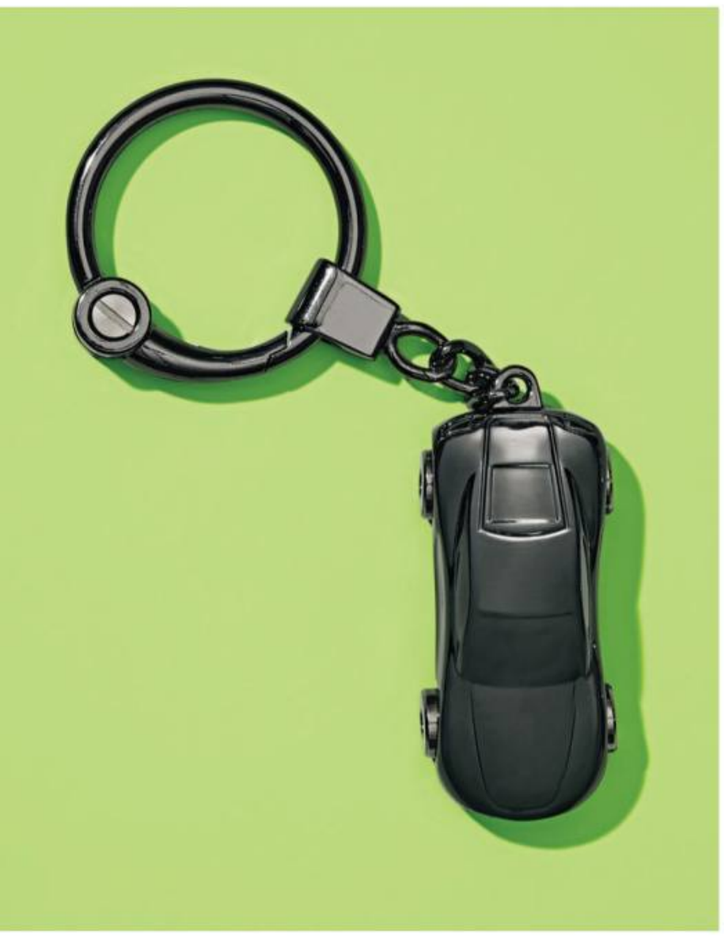
After I was laid off, I urgently needed to keep working to care for my family, and I decided to launch my own firm. Even though at first I didn't have enough clients to justify the cost of full-time childcare, a dear friend advised me that without it, I would be cheating my clients, cheating my children, and most of all, cheating myself. It was an investment for my family and my business. *—Rebecca Davis, founder of a public relations firm*

SMART MONEY MOVE: Saying yes to childcare means you can say yes to your money and career goals, points out Whitney Casares, MD, MPH, a pediatrician and the author of *The Working Mom Blueprint.* Granted, it's costly, so "take advantage of your company's childcare program if it offers one, and utilize care subsidies when they're available," she says. Go to childcare.gov to see what types of programs exist in your state.

Adoption Fees for Our Son

I gave birth to my son, but in some areas of the country, that doesn't automatically grant parental rights to my wife. We spent $47 to file basic adoption paperwork. With all the uncertainty in the political climate, it felt good not to worry that my wife wouldn't be considered our son's legal mom. It was a small price to pay for peace of mind.
—Coritta Lewis, founder of the family travel blog Itz a Family Thing

SMART MONEY MOVE: Something else that can put parents at ease is an estate plan. "A simple online will and power of attorney can be very affordable—under $100, or even free—and will give you some level of protection," says Abby Schneiderman, cofounder of Everplans, a digital life-planning platform, and coauthor of *In Case You Get Hit by a Bus.* If your financial situation is complicated, consider hiring an estate attorney or financial adviser.



A LUXURY CAR

When I drive my Lexus, I feel like a powerful woman capable of anything. Also, as a woman of color, I get to feel what it's like to be treated like a straight white man. Every time I walk into the dealership, I am treated like a queen. This confidence has spilled over into other areas of my life, like my work and my personal relationships. *—Anjali Pradhan, chartered financial analyst and investment coach at Dahlia Wealth*

The Money I *Didn't* Spend on a Wedding

I didn't have a big wedding, because we wanted to save money to buy a house. This year, we hope to purchase one, depending on the market. *—Leslie Corona, REAL SIMPLE senior home editor*

SMART MONEY MOVE: The "marriage or mortgage" conundrum is common today (it even inspired a binge-worthy Netflix series). "Ultimately, it's a personal decision, but buying an affordable starter home and beginning to grow equity early is a big step toward long-term wealth," Holbert says. In 2020, the average down payment was 12 percent (versus the traditional 20 percent), according to the National Association of Realtors. If you can put more down, you may have access to lower interest rates, which can save you thousands of dollars over the course of your loan.

An Accountant

It felt like a luxury I couldn't afford. But when I finally found an accounting firm that worked for me, a weight was lifted off my chest. Today, I pay less per month for an accountant than I do for my phone bill—but even if I paid more, it would be worth every penny. *—Lauren Brown, freelance writer in Cambridge, England*

A Password Manager

I spent $50 on an app that stores all my passwords. I use it dozens of times a day. *—Kelly Barkhurst, digital graphic designer and developer in Morgantown, West Virginia*

A Travel Backpack

I purchased a $10 used backpack for my trip around the world during a gap year. It was my constant companion on hikes, on train rides, and at youth hostels, as I opened my eyes to the possibilities beyond my home country. *—Jennifer Schultz, outdoor guide and instructor for the nature platform Outforia*



A BOAT

When my family had to cancel our summer vacation because of the pandemic, I splurged on a big-ticket item—a $28,000 pontoon. It was a huge expenditure for my family. In fact, it was the second biggest purchase we ever made, after our home. But every minute of boat ownership has been a learning experience I wouldn't trade for anything. We bring so much joy into our friends' and family's lives. *—Shannon Serpette, editor at the website Mom Loves Best* ■

Capital One Shopping + REAL SIMPLE

DO YOUR BEST:

How to Spend Wisely

Whether you're looking to save or splurge, there are so many ways to make the most of your money. Discover the tips and tricks you need to know, and see how **Capital One Shopping** can help you on your path to purchasing.



Best of Budgeting

Create a Cash Flow Plan
Determine how much you need to cover your usual monthly expenses and take a look at your bills. Is there a way you can reduce them? A few dollars here and there can add up.

Prioritize Happiness
If binge-watching your favorite shows is something you love, don't cancel your cable. If at-home spa days are at the top of your self-care list, don't scrimp on your favorite beauty products. Leave room in your budget for the things that bring you joy and scale back where it makes sense.



Revisit Your Budget Regularly
Expenses tend to vary each month and one-off purchases always pop up. Making sure your plan of action still works for you is a good way to stop any financial issues before they start.

Get Familiar With Capital One Shopping
Not only is **Capital One Shopping** free for everyone, it searches for available coupon codes and automatically applies them to your purchases at checkout. Just download the browser tool to your computer and make buying even better.

Capital One Shopping + REAL SIMPLE



Secrets to Saving

Set a Specific Financial Goal
Write down the exact number you want to work toward when saving and use it as motivation to keep going. Attempting to put money aside without deciding on how much may leave you veering off track.

Create an Emergency Fund
Stash away enough money to cover your expenses and try to add to this fund regularly. This way, you may be able to get and keep yourself in a comfortable place and allow for any unforeseen circumstances.

Make Your Dollars Go the Distance
Even if discounts aren't available, you can still earn **Capital One Shopping Rewards** when you shop on popular sites using the browser tool. The best part? These rewards can be redeemed for gift cards at dozens of popular retailers.



Be Honest With Yourself
If you're looking to make a big purchase, try separating that money from your emergency fund. Being clear about what qualifies as an emergency in your life may help your ability to rely on that fund in the event you need to use it.

Capital One Shopping + REAL SIMPLE



Spending Meets Trending

Think Like a Retailer

Consumers are usually not taking supply and demand into consideration, but businesses are. Off-season buying tends to yield more opportunities to shop smarter, whether you're looking for a pair of sandals, a parka, or an outdoor grill.

Use Technology to Your Advantage

Capital One Shopping offers instant price comparisons at over 7,000 retailers so you know you're getting the best available. It even checks shipping costs and allows you to add items to a watchlist to track prices over time.

Look Out for Deals of the Month

Believe it or not, you can create a shopping strategy based on what month it is. September tends to be big on appliance sales leading up to Labor Day, October is usually great for outdoor furniture, and bedding and linens can likely be found on sale in January.

Stick With It

You've come this far, so don't abandon your smart shopping habits now! Make them part of your regular routine and let them help you feel more comfortable with and confident in every purchase.

Download Capital One Shopping to your computer and let it do the work for you. Visit capitaloneshopping.com to learn more. What's in Your Wallet?

This information is not intended as financial advice. Speak to a qualified professional for advice on your unique circumstances. Savings and available coupons vary. Enrollment required. © 2021 Capital One.

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ALL YOU NEED TO MAKE EVERYTHING SIMPLE.



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We believe you should be able to keep your home clean without using harsh chemicals, which is why we're introducing a natural, all-purpose cleaner that's safe to use around kids and pets. The beautiful new spray, available now at The Container Store®, is EPA Safer Choice Certified and comes in two scents, Sweet Orange & Basil and Cherry Blossom & Rose, so you can keep your home happy and healthy.

Available at The Container Store

realsimple.com/brand/cleaning



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realsimple.com/money-confidential-podcast



TERIYAKI SESAME SALMON SANDWICHES WITH WATERCRESS

Brought to you by Sea Cuisine®

Mix-up your weeknight dinner plans with this simple, yet delicious recipe.

Serving Size 4 servings

- 2 (9 oz.) packages Sea Cuisine® Pan Sear Teriyaki Sesame Salmon
- 2 cups watercress, tough stems removed
- 5 radishes, thinly sliced
- 1 tablespoon fresh lemon juice (from 1 lemon)
- 1 tablespoon canola or olive oil
- ⅛ teaspoon kosher salt
- ¼ cup mayonnaise
- 4 brioche hamburger buns, split and toasted
- Sweet potato chips, for serving

Cook salmon fillets according to package directions. Toss watercress, radishes, lemon juice, oil, and salt in a medium bowl. Spread mayonnaise on top and bottom halves of buns. Build sandwiches with salmon and watercress mixture. Serve with sweet potato chips.

Go mobile! Scan to add this to Cozi for meal planning.

SEA CUISINE®

seacuisine.com

FIRST PERSON

TIDE UP IN MEMORY

Donna Freitas's mom instilled in her an abiding love of the beach—no matter the season. So what better way to remember her than to find herself a charming shack on the sand?



Illustrations by Annabel Briens



MY MOTHER WAS a beach bum. We're talking wake up before dawn, fill the cooler, and get out of the house by 6:30 a.m. so she could be on the beach while it was still early morning and stay there until after dark. That kind of beach bum. Surfers had nothing on my mother. Every day of summer while I was growing up in Rhode Island, my mother made sure I was out of bed and putting on my bathing suit, my pails and shovels ready. She didn't care if it was June and still cold, or September and getting colder; she didn't care if it started to rain. Storms would pass, out would come the sun, and we'd be there waiting on the sand, often the only people who hadn't left when the drops began to fall.

My mother was a nursery school teacher her entire adult life, a job designed for maxing out summertime on the beach. She'd always stake her claim to the same spot by the lifeguard chair and put up the orange-and-white-striped umbrella she became known for. My friends and I would run off on expeditions to find sea glass, green crabs, hermit crabs in tide pools amid the rocks, the occasional lobster. And on our way back, we'd search the packed beach for that orange-and-white beacon, where sandwiches and cut-up fruit awaited us after our adventures.

All summer, my father would drive straight to the beach from work—picking up pizza along the way and delivering it to our camp, where we'd be waiting, hungry, ready for dinner. Our family of three complete, we'd sit in our striped and polka-dot chairs, cheese oozing over our fingers, until the pizza was gone. My dad and I would take a walk, an evening swim, make a sandcastle. The sun would set, the stars would come out, and when the light was gone from the sky, along with everyone else around us, we'd pack up and head home for bed, only to do it again the next day.

Of all the things I learned from my mother, this wholehearted love of the beach, this passion, is the most precious. Whenever life gets tough, as it always does, I am usually close enough to sand and surf to make a trip to the water, to this place where I remember to have hope and faith. Where I remember my mother.

A FEW DAYS BEFORE SHE DIED, my mother was lying unconscious in a hospital bed. My father turned to me and said, "On the way to the hospital, your mother told me that if she died, she wanted to be cremated, her ashes spread at Bonnet."

I stared at him. Bonnet was the name of my mother's beloved beach in Narragansett, Rhode Island.

So many things were wrong. My mother was dying, my father and I discussing this as though it was a foregone conclusion. We'd never speak to her again, not in a way she would understand. She'd survived stage 4 ovarian cancer—or so we thought—then it turned out she hadn't and wouldn't. Somehow she'd known, or suspected, that her final car ride with my father was her chance to express her wishes about her death, her body, where she'd be laid to rest. My mother was Catholic, and Catholics do not normally get cremated. To request this seemed shocking. And wonderful. My mother wanted to return to the place she loved most in this world, to remain there forever.

My father and I spread her ashes that summer on her birthday. I had dreaded doing this. When the August day arrived, sunny and beautiful, we got into the car and made the short drive to the beach. At 6 a.m., we were the only

two people there. My father retrieved the heavy container of ashes, my mother reduced to dust. At first, we didn't speak. But when we arrived at my mother's favorite spot, the place where for decades she put up that orange-and-white umbrella, it was time.

We began the task of laying her to rest. We took my mother for a walk. We took her for one last swim. We shouted her name into the wind and the waves.

It was glorious.

What I thought would be an ending was instead the beginning of something else.

SINCE HIGH SCHOOL, I've (perhaps not surprisingly) been obsessed with finding a beach house. My mom, dad, and I never lived within walking distance to the beach. We always had to drive or ride bikes, whereas my summer friends had the proximity I craved. Never anything extravagant—usually a tiny cottage a few blocks from the water, not winterized, but still a short walk to the thorny summer roses that grew up pink and bursting in the sand by the entrance.

All my life I schemed and saved, endeavored to find some shack of my own, where I could wake up and walk a few thousand steps to this saltwater paradise of shells and lifeguards' empty thrones, rising above the sand before their occupants arrived to work.

I'd call my mother up. "Mom, I found my house!"

"Tell me," she'd say.

It would never work out. The house would be highly impractical or, more likely, way out of my budget. Then Airbnb launched and became a new source of envy. I'd mark houses as fantasy destinations, wish they were mine. One day I found a cottage—tiny, shingled, perfect, classic New England. Sitting directly on the sand, straight in front of the water in Stratford, Connecticut.

I fell in love. Madly. For four years I clicked on the link, pored over the photos, thinking, "If only, if only." One morning, up at 4 a.m., I did my search for a cottage. I couldn't believe it: My Airbnb cottage was for sale. I wrote the real estate person, headed to the cottage by train. It was even more magical than the photos.

Whenever life gets tough, I make a trip to the water, to this place where I remember to have hope and faith.

I thought, "My mother would have loved this. My mother would have moved in and never left." The cottage is a few hundred yards from the water. There are birds galore, the sun sparkling on the sea, waves lapping. A view from nearly every window.

In my heart of hearts, I'd never believed having a beach house was realistic or attainable. But as I stood there, I wondered, "Could I really do this? Fulfill this dream, originally my mother's, a dream she passed on to me? Is this my inheritance?"

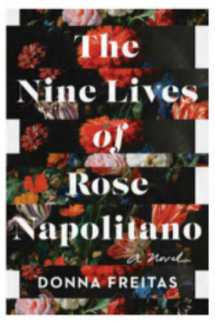
Yes.

My mother's name was Concetta Lucia. Buying that cottage 13 years after her death, I knew immediately I would call it Casa Concetta. Concetta's house. There's a blue-painted driftwood sign hanging by the door now. Anyone who enters knows my mother's love of the beach is alive in this place.

AFTER MY MOTHER DIED, I tried hard to recover memories of her life, not the memories of her death. Her death dominated my brain; I couldn't let go of images from the hospital. The beach did it. Intentional, deliberate visits, walks across the dunes, parking myself in front of the waves, bare feet dug into cool, wet sand. Only there could I see her, hear her, watch her smile again.

"Hi, Mom," I whisper, out loud. Whenever I'm at my cottage, some thought of my mother arrives, how she would have walked onto the sand even in winter, huddled up in a sweater and coat, bundled into a hat and gloves, reveling. My mother is always there for me, waiting.

And isn't that just like a mother? Patient, watchful. Eternal. Alive in me, her daughter. ■





ABOUT THE AUTHOR

Donna Freitas's novel *The Nine Lives of Rose Napolitano* came out earlier this year. Her beach umbrella is rainbow striped.

COURTESY OF DONNA FREITAS

Win the Weeknights

No matter how much you like to cook, the daily dinner routine can feel daunting. These six easy recipes and clever tips from our food director's new cookbook, *Bare Minimum Dinners*, prove that fuss-free can also be fabulous.

BY **JENNA HELWIG**

PHOTOGRAPHS BY **VICTOR PROTASIO**

1

UNLEASH YOUR SECRET WEAPONS

Using big-flavor add-ins means you can streamline the rest of your ingredient list. For example, tiny anchovies punch well above their weight. Melted in olive oil, they form the basis for an umami-rich pasta sauce, without tasting remotely fishy.

WHOLE-WHEAT PASTA WITH CHARD AND PINE NUTS

LEMONY CHOPPED SALAD WITH PITA

2

BE LAVISH WITH YUMMINESS

Salads can be easy lifts but not exactly crave-worthy. To make one earn its place in your repertoire, load it up: Pile on a variety of colors and textures, spike the dressing with a little honey, add fresh herbs, and be generous with the croutons and cheese.

LEMONY CHOPPED SALAD WITH PITA

ACTIVE TIME **20 MINUTES**
TOTAL TIME **30 MINUTES**
SERVES **4**

- 1 15-oz. can chickpeas, rinsed and drained
- ¼ cup chopped red onion
- 2 Tbsp. red wine vinegar
- 1¼ tsp. kosher salt, divided
- 2 pita bread rounds
- Juice of 1 lemon (about 2 Tbsp.)
- 1 tsp. honey
- ½ cup olive oil
- 4 mini (Persian) cucumbers, trimmed
- 2 radishes, trimmed
- 1 pt. cherry tomatoes
- 8 cups loosely packed salad greens (about 4 oz.)
- 4 oz. goat cheese or feta cheese (1 cup)
- Mint leaves and ground sumac, for serving (optional)

PREHEAT oven to 350°F. Place chickpeas and onion in a large bowl. Add vinegar and ¼ teaspoon salt. Toss to combine.

TEAR pita into bite-size pieces and place on a rimmed baking sheet. Bake for 10 minutes. Let cool on baking sheet.

MEANWHILE, make dressing: Whisk lemon juice, honey, and ¾ teaspoon salt in a small bowl. Whisk in oil.

PREPARE vegetables: Slice cucumbers into chunky half-moons and radishes into thin rounds. Cut tomatoes in half. Add vegetables to bowl with chickpeas and toss to combine. Add pita and pour over dressing. Add salad greens and remaining ¼ teaspoon salt; toss to coat. Crumble cheese into bowl and gently toss to combine. Serve topped with mint leaves and/or a sprinkle of sumac, if desired.

FOOD STYLING BY ALI RAMEE; PROP STYLING BY AUDREY DAVIS



3
GET CREATIVE WITH APPLIANCES

Your slow cooker can make pulled pork and chili like a champ, but it also turns out shockingly tasty lasagna, salmon, and, yes, even pizza. If you love the convenience of your slow cooker or Instant Pot, go all in.

SLOW-COOKER DEEP DISH PIZZA

ACTIVE TIME **20 MINUTES**
TOTAL TIME **2 HOURS, 20 MINUTES**
SERVES **4**

- 1 lb. pizza dough, thawed if frozen, placed at room temperature for a half hour
- 2 cups shredded low-moisture mozzarella cheese (about 8 oz.)
- Optional toppings: 8 oz. crumbled cooked Italian sausage, sliced pepperoni, sliced olives, sliced bell peppers
- 1 cup pizza or marinara sauce
- Grated Parmesan cheese and basil leaves, for serving (optional)

STRETCH dough into a circle or oval (depending on the shape of your 5- to 6-quart slow cooker), about 2 inches bigger all around than slow cooker insert. Place on a sheet of parchment paper. Lower dough (still on parchment) into slow cooker. Gently tug and stretch dough up the sides of insert.

SCATTER mozzarella over surface of dough. Add any additional toppings, then top with sauce. Lift and stretch edges of crust so it reaches above filling.

COVER top of slow cooker with a long piece of paper towel, then place lid over paper towel and pull towel tight.

COOK pizza until crust is golden brown but still tender enough to cut, 2 to 3 hours on high or 4 to 5 hours on low. Use edges of parchment to lift pizza out of slow cooker. Let sit for 5 to 10 minutes. Sprinkle with Parmesan and basil, if desired.

FISH STICK TACOS

ACTIVE TIME **10 MINUTES**
TOTAL TIME **30 MINUTES**
SERVES **4**

- 16 frozen fish sticks (about 1 lb.)
- 4 cups shredded cabbage (about 12 oz.)
- 1 cup refrigerated sauerkraut
- 1 Tbsp. apple cider vinegar
- ¾ tsp. kosher salt
- 8 small flour or corn tortillas, warmed
- Sour cream or plain Greek yogurt, hot sauce, sliced radishes, and cilantro sprigs, for serving (optional)

BAKE fish sticks according to package directions.

MEANWHILE, combine cabbage, sauerkraut, vinegar, and salt in a medium bowl. Toss well and let sit, tossing occasionally, until ready to serve.

PLACE 2 fish sticks on each tortilla and top with some cabbage mixture. Add sour cream, hot sauce, radishes, and/or cilantro, if desired. Serve remaining cabbage mixture on the side as a salad.

4

RAID THE FREEZER

Frozen vegetables, pierogi, and ravioli can all help get dinner done. But don't forget fish sticks and chicken tenders. Folded into tacos or chopped and served on salads, they add protein, crunch, and kid-friendliness to a meal with practically zero effort.



SAUCY SIMMERED EGGS

ACTIVE TIME **20 MINUTES**
TOTAL TIME **25 MINUTES**
SERVES **4**

- 2 Tbsp. olive oil
- 1 cup chopped yellow onion
- ¼ tsp. plus ⅛ tsp. kosher salt
- ¾ tsp. dried oregano
- 2½ cups marinara sauce (20 oz.)
- 4 large eggs
- 2 oz. feta cheese, crumbled (½ cup), plus more for serving
- 4 large slices bread, toasted
- Chopped dill and mint, for serving (optional)

HEAT oil in a large skillet over medium. Add onion and ¼ teaspoon salt. Cook, stirring occasionally, until onion is tender, about 5 minutes. Add oregano and cook for 1 minute. Add sauce and bring to a simmer over medium; cook, stirring occasionally, for about 3 minutes.

MAKE 4 indentations in simmering sauce and crack 1 egg into each. Sprinkle feta around eggs. Cover and cook over medium until eggs are set to your liking, 4 to 8 minutes. Serve with toast, more feta, and, if desired, chopped dill and/or mint.

SAUCY SIMMERED EGGS

5

EMBRACE PANTRY SHORTCUTS IN FRESH WAYS

Marinara sauce is good for so much more than topping noodles. You can poach fish in it, make a dip for mozzarella-stuffed quesadillas, or use it to cook eggs, as in this comforting one-pot dinner.

KIMCHI CABBAGE CAKES

6

LOWER THE BAR

Weeknight dinners do not need to be restaurant caliber. Case in point: Savory Japanese pancakes, called okonomiyaki, are usually the size of a pan, which can make them stressful to flip. Instead, divide the batter into smaller portions and enjoy the same flavor with less spatula agita.



Excerpted from *Bare Minimum Dinners: Recipes and Strategies for Doing Less in the Kitchen.* Copyright © 2021 by Jenna Helwig. Reproduced by permission of Houghton Mifflin Harcourt. All rights reserved.

KIMCHI CABBAGE CAKES

ACTIVE TIME **35 MINUTES**
TOTAL TIME **35 MINUTES**
SERVES **4**

- 6 large eggs
- 3 Tbsp. soy sauce or tamari
- 6 cups shredded cabbage (about 1 lb.)
- ¾ cup chopped kimchi
- 4 scallions, trimmed and cut into 1-in. lengths
- 1 cup all-purpose flour
- ¼ cup canola or other neutral oil, divided, plus more if needed
- Mayonnaise mixed with sriracha, for serving (optional)

WHISK eggs and soy sauce in a large bowl. Add cabbage, kimchi, and scallions; toss to combine. Stir in flour.

HEAT 2 tablespoons oil in a large skillet over medium. Working in batches, drop ¾ cup batter for each patty into oil. Cook until golden brown, 3 to 4 minutes per side. Transfer to a towel-lined plate to drain. Repeat with remaining oil and cabbage mixture. Serve with sriracha mayo, if desired.

WHOLE-WHEAT PASTA WITH CHARD AND PINE NUTS

ACTIVE TIME **25 MINUTES**
TOTAL TIME **25 MINUTES**
SERVES **4**

- 12 oz. whole-wheat spaghetti
- 2 bunches Swiss chard
- 3 Tbsp. olive oil, plus more for serving
- 3 anchovy fillets
- 3 cloves garlic, sliced
- ¼ tsp. kosher salt, plus more for water
- ½ cup toasted pine nuts or chopped toasted walnuts or almonds
- Crushed red pepper and flaky sea salt, for serving (optional)

BRING a large pot of generously salted water to a boil. Cook pasta until al dente, 9 to 10 minutes. Do not drain. (You should be able to complete next 2 steps before pasta is finished cooking.)

WHILE water is coming to a boil, slice stems out of chard leaves and cut stems into 2-inch lengths. Chop leaves.

HEAT oil in a large sauté pan over medium. Add anchovies; break them up with a spoon until they dissolve in oil. Add garlic and chard stems; cook until just tender, about 3 minutes. Add chard leaves and salt. Cook, stirring, until leaves start to wilt, about 3 minutes. Reduce heat to low until pasta is finished cooking.

WHEN pasta is ready, use tongs to transfer it to pan with chard. With a measuring cup or ladle, add enough pasta water to coat pasta and fully wilt leaves. Toss pasta with leaves. Serve topped with pine nuts, a drizzle of oil, and, if desired, crushed red pepper and flaky sea salt.

Love *Always*

CALL IT AN INVESTMENT: PAY EXTRA FOR A QUALITY PIECE YOU'LL WEAR FOR YEARS TO COME, AND THE COST PER USE WILL BE PENNIES—ESPECIALLY WHEN YOU ROUND OUT THE LOOK WITH WALLET-FRIENDLIER OPTIONS.

By **Flavia Nunez**
Photographs by **Jonathon Kambouris**
Styling by **Peter Tran**

The White Shirt

This is the one you'll want to put on for work, weekends, and even fancy events. The one that looks polished yet laid-back, crisp but *never* see-through. Crafted from sturdy, very lightweight Supima cotton, this button-up is a year-round staple. The length is just right for layering the shirt under a sweater—or making it the main attraction.

Menswear Shirt in Good Cotton, $275; theory.com.

The hand-stitched, concealed-button placket doesn't gape open in the middle of your meeting or dinner date.

WALLET-FRIENDLIER OPTIONS

Wool Flannel Pleated Pants, $149; bananarepublic.com. Daytona Quadrant Sneakers, $85; golausa.com. Maro Ring Set, $58; baublebar.com. Harbor Beta Watch Cap Beanie, $19; brixton.com.

The Tall Boot

Some boots are made for walking, whereas others seem to be made for pinched toes and buyer's remorse. These classic genuine leather kicks belong firmly in the former category, thanks to a cushy padded insole that keeps your toes cradled and pain-free (even after hours of traipsing). Prepare to live in these from early fall through late spring.

Gia Tall Boot, $695; loefflerrandall.com.



While roomy and comfy, the almond-toe style also dresses up just about everything—culottes, jeans, and maxi dresses.



Skip the tights when wearing skirts this season. The boots alone are modern and toasty.

WALLET-FRIENDLIER OPTIONS

Sweater, $60; aerie.com. Women +J Linen-Cotton Wrap Skirt, $60; uniqlo.com. Sara Shoulder Bag, $78; pixiemood.com. Lovely Garden Square Scarf, $39; jjill.com.

The Straight Jean

Do you have a towering stack of bargain jeans that all have at least one problem driving you to distraction (too tight here, too loose there)? The brand Frame manages to eradicate every possible issue, with a denim that's a perfect blend of cotton (for structure and support) and stretch (for breathing room and bloat days).

Le High Straight Triple Needle Raw, $228; frame-store.com.

Wear these often without washing, since the moisture-wicking fabric eliminates 99 percent of bacteria.

When jeans don't sag in the knees or butt, you want to show them off with a basic tee, a blazer, and classic accessories.

WALLET-FRIENDLIER OPTIONS

Stretch Cotton Women's Raglan Sleeve Tee, $17; hanes.com. Satin Open Front Boyfriend Blazer, $118; express.com. All You Need Necklace, $68; uncommonjames.com. Kindred Spirit Glasses, from $89; eyebobs.com. Rachey Mule Loafer, $99; vincecamuto.com.



You'll get mileage out of it all weekend, because it works for Saturday mornings on the sidelines and girls' night out.

The Leather Jacket

The lamb leather is so buttery soft, running your hand over it has seriously soothing ASMR qualities (*just* the nerve quelling you need before presenting the quarterly sales report!). This jacket also has very versatile vibes: The moto styling is slim and tailored, for an overall appeal that is both edgy and feminine.

Dalby Leather Biker Jacket, $459; us.allsaints.com.

Extend the season of flowy sleeveless dresses by adding the jacket, a black clutch, and chunky denim heels.

WALLET-FRIENDLIER OPTIONS

Evalina Navy Blue Floral Print Mock Neck Midi Dress, $78; lulus.com. Lyssa Sandals, $149; nydj.com. Golden Links Earrings, $50; ameliarosedesign.com. Jeralewia Clutch, $45; aldoshoes.com.

Thank You for Being a Friend

Afraid that the friends of her younger days were slipping away, Gina Hamadey wrote them notes of gratitude—and learned that some bonds can't be broken.

ILLUSTRATIONS BY
Marcel George





During a time when I was feeling disengaged and burned out,

I decided to begin a yearlong gratitude project, writing 365 thank-you notes. I spent one month thanking charity donors for their gifts, one month thanking neighbors for favors, and in the third month, I turned to my friends, whom I simply wanted to thank for being themselves. But if I wrote that out—"Thank you for being a friend"—well, I'd be plagiarizing the *Golden Girls* theme song. Plus, the notes would be either short and generic ("Thank you for your friendship. I love you") or long and rambling, as I attempted to encapsulate everything each person meant to me.

I opened a box of photographs, hoping it would lend clues. At the top of the pile was a picture from my last visit to my hometown, Palos Verdes, California, a peninsula on the southern tip of Los Angeles County. My friend Katrina—BFF from sixth grade on—had hosted a party for my younger son Charlie's first birthday. There are six of us girls, holding on to our wriggly kids under Katrina's homemade felt streamers. My heart felt so full that day.

My old friends and I no longer spend the day getting sunburned on the beach or the night skinny-dipping in the waves or climbing the hidden path to the landing carved out of the Lunada Bay cliffs to smoke cigarettes. Every annual visit marks one more year past those carefree teenage days when we had no fears of cancer or riptides or slippery cliffs. I worried, as the memories became hazier, that I was losing these friends, the ones who knew me best. They knew my siblings and parents. (Katrina once crawled into bed between my mom and dad after an earthquake I slept through.) They knew me before I was an editor or a writer or a mother, before I was fully formed. They were the first people outside my family to love me.

I spent more than an hour sifting through those pictures of our past—shoeboxes of photos are the pre-internet Instagram—and felt aglow with nostalgia. That warmth—that is what I wanted to convey in the notes. But how?

Then I remembered that photographs could be sent as postcards. After test runs of a few methods, I went with the one blessed by my local mail carrier: simply slapping a shipping label onto the back of a four-by-six photo and folding the label overhang over the picture. Not terribly neat, but it did the job, and it was sturdy enough to keep the photo from bending.

The next morning, I selected a picture of me and my friend Molly from our semester abroad.

I took a breath, cleared out all other thoughts and distractions, and focused on the picture. I wrote: "Oh man, there was a time when you lived in Amsterdam and I lived in Italy, and we were entirely carefree. Did we appreciate it? We were eating ice cream, so that's a start. Miss the days I could spend hanging with you, and MISS YOU! I'm so grateful for our years of friendship."



Next up was a picture of my college roommate, Alison, sitting on a motor scooter, me in a helmet smiling beside her. I am betraying none of the crippling fear or surging adrenaline I was feeling just before riding a scooter on the rural roads of Portugal. "This picture makes me laugh," I wrote. "I look like I know what I'm doing, right? Miss and love you—and can't wait for the next time we get to sit and catch up."

The notes flowed fast and easy now that I had something to write about—the picture, and the memories it brought up.

As I got into the zone, I used a template for the beginning and then added personalized details. My postcard template began with the question "Remember when we were young and carefree?" That opener



captured what I missed from past decades more than anything else—long, luxurious stretches of time with my friends.

I wrote three separate postcards to my BFF Katrina, the one who hosted Charlie's first birthday party, documenting three stages of our friendship—when we were 11, 16, and 22—because I found so many incredible pictures of us that I couldn't pick just one.

Once I completed 15 or so postcards, I gathered addresses via text, keeping the reason vague ("I have a little note to send you!"). I found my long-dormant sky-blue address book and started updating it. As I sent the cards off to houses I've never seen in California and Seattle and Chicago, I thought about how keeping old friendships alive took time, and about how time was something we no longer had in seemingly infinite supply.

When time becomes scarce, why is friendship the first thing to be sacrificed? Maybe it explains the skyrocketing rise of social media: We all crave the intimate companionship we had when we were younger, when we stayed up late confessing our crushes and trying to make each other laugh (it didn't take much). When a family vacation sounded like punishment because nothing, *nothing* was more fun than just being together. But we settle for this paler version because it's all we think we have time for.

The Care and Keeping of Friends

READERS AND STAFFERS ON HOW THEY STAY CONNECTED TO THEIR NEAREST AND DEAREST

"Three friends and I do dinner out once a month, and we bring small gifts that have a theme (blue, summer, harvest). We've been doing this for 20 years. We never leave without choosing a date and theme for the next month."
—@LOLA_AND_BELLA

"My friend lives 3,000 miles away, so we instant message from our desk jobs. It's like we're passing notes, and it's more professional than texting."
—@AMELIA_WASSERMAN

"My roommate Marci was the love of my college life. When people ask me if I liked going to a big state school, my most honest answer is 'I loved Marci, so nothing else really mattered.' Thirty years later, we text each other what the untrained eye might mistake for butt dials, but they are in fact deep inside jokes and random references burned into our brains: the phone number for late-night pizza, a pic of a Minnie Mouse key chain (for reasons I cannot divulge without her killing me). The more out of the blue that little tri-tone chime, the better."
—RORY EVANS, EXECUTIVE EDITOR

"Six of us met in first grade in 1954. We've kept in touch all these years, and in fact, we're members of our own little book club. We call it the First Grade Book Club since we're all still reading together more than 60 years later."

—@CATHYKMAHONEY

"My love language between long-distance friends involves books. Most of my college pals are scattered across the country, so I mail out a title or two every few months to let them know they're on my mind. I scribble a note inside the front cover, and more often than not, I receive a paperback in return. Most recently, I sent a new cookbook to my baker friend simply because the pies inside reminded me of her own creations. It's a low-pressure gesture that supports my local bookstore while sending some affection from afar."

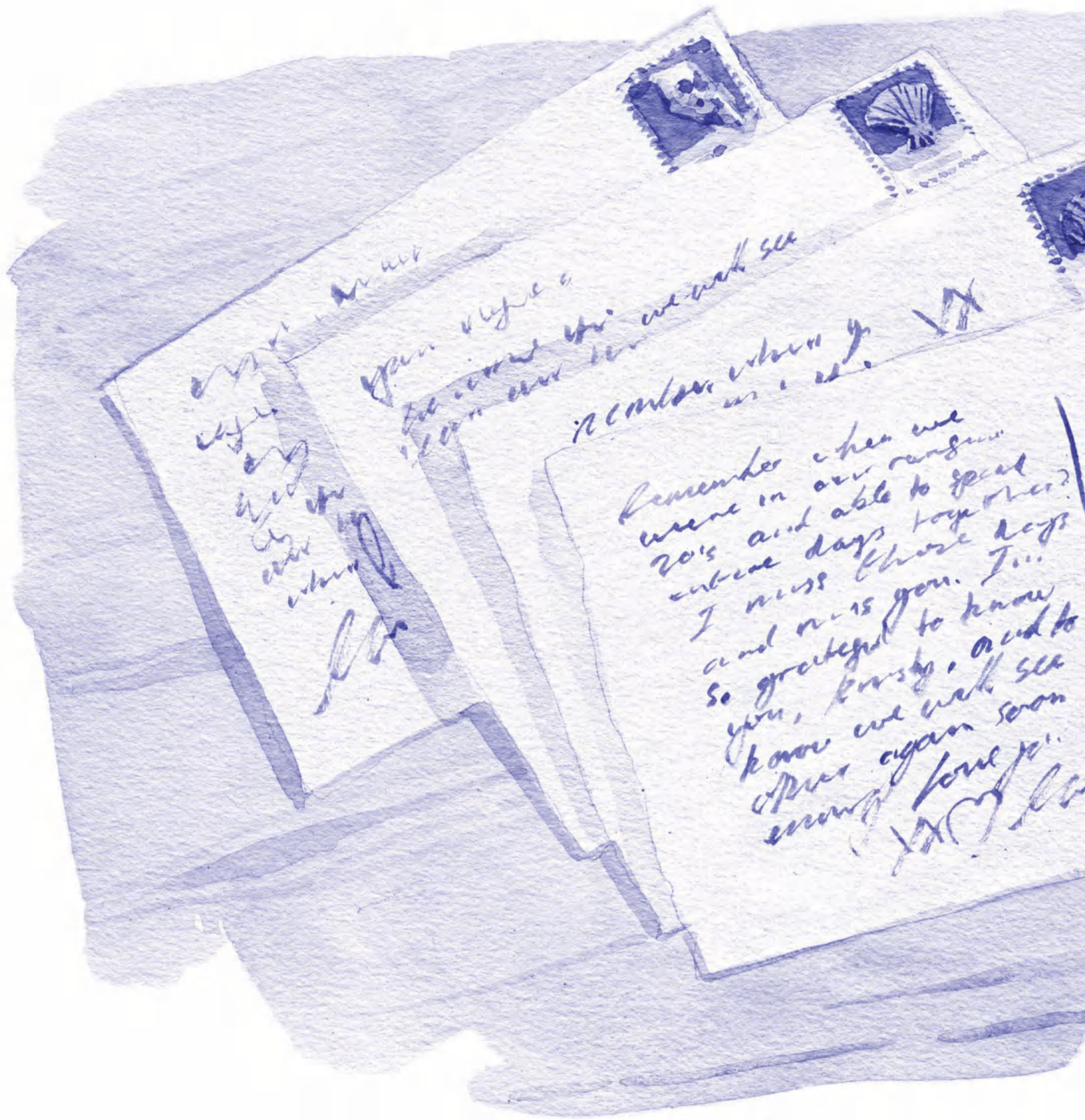
—RACHEL SYLVESTER, SENIOR EDITOR

"Walks, texts, and holiday cards."

—@SADIERLEVINE

"My closest high school friends and I host a monthly 'alphabet dinner,' where we take turns picking a restaurant starting with *a*, then *b*, then c, etc. Not only does it give us an excuse to meet up, but we've eaten at many restaurants in our city we may otherwise not have tried."

—@LSALINS123



This correspondence required a little effort and time, to be sure—but it meant so much more than a social media smiley face, and it was certainly more efficient than scheduling 26 catch-up phone calls.

The replies started coming fast, mostly via the ping of texts showing note-holding selfies. "I've been looking at this picture of us every day, and it makes me smile." "You made my day!!!!"

My gratification was tempered, though, by the month's final task. I had one more postcard left to write, and this one would be the toughest. Like me, Sara lived in Brooklyn, New York. She wasn't far away physically, but she was far away emotionally. We hadn't been in contact in years. She came to my baby shower and then fell away from my life. It felt like she dumped me when I was about to become a mother.

In the picture, I'm hugging her from behind and our faces are close together. Our friendship was the most meaningful one I made in my 20s. I admired the courageous, artistic way she moved through the world. She was the lead singer and songwriter in a band. We'd lose entire afternoons to conversations about books and family dramas—she was an excellent amateur shrink. We had met once in the past five years: She'd reached out to tell me she was pregnant. But then she disappeared again. I took a deep



breath, focused on the photograph, and started writing.

"Remember when we were carefree and went on NYC adventures? Befriending you was unlocking a door to a magical city of rosé, art, music... and I'm so grateful. I miss our long, luxurious talks & brunches, but excited to catch up the next time."

As the postcard went through the mail slot, I actually felt butterflies in my stomach.

Those nerves ramped up when I saw her name in my inbox. "Today amongst all the crappy fliers and credit card offers was the sweetest photo and note ever," she wrote. "Oh, how I remember those wonderful carefree days!! Tell me your schedule? I'll sneak out of work for a few hours and come hang with you? Xxxx."

AS SARA SAT ACROSS from me, I forced myself to unfold my arms. I could tell she was nervous too, by the way she picked at her nails.

After a few minutes of small talk, she launched into what had been going on in her life, recounting that her relationship had "exploded" about a year ago, that she'd been struggling with motherhood to begin with, and that single motherhood was even harder. She'd been diagnosed with rheumatoid arthritis to boot. "I pull away when I feel like my life is a mess," she said, "because I'm not able to radiate joy or good things."

Her vulnerability disarmed me. As she spoke, what went through my head, aside from sadness and compassion for my friend, were these words, over and over: "Maybe it's not about me."

From there, our conversation took on a familiar shape. We talked about her parents in Vermont. She asked about each member of my family, which snowballed into a therapy session and had me rubbing away tears. Her signature blend of intelligent listening and sage advising was helpful, as it had always been.

Before saying goodbye, she pulled out a Polaroid she'd taken at my wedding and held on to for 12 years. In the foreground is me from the elbows down, twirling in my dress; three guests are in the background clapping. The picture had movement and playfulness and grace. It was begging to be blown up and framed. I'd mailed her a memory, and she brought me one in return. ■



From *I Want to Thank You* by Gina Hamadey, published by TarcherPerigee, an imprint of Penguin Publishing Group, a division of Penguin Random House LLC. Copyright © 2021 by Gina Hamadey.

"My BFF and I watch TV together on video calls. We choose a show, click Play at the exact same time, and chat casually throughout the episode. Sometimes we'll start a new series together so we have a consistent reason to call. I love that we don't always have to talk—it's our way of hanging out long-distance the way we would in person."

—LINA LEGARE, SENIOR DESIGNER

"I lost my husband to cancer 16 years ago. Each year on the anniversary of his passing, I would silently remember him, not wanting others to feel like they had to say or do something. On the seventh anniversary, I received a card in the mail from my best friend. The sentiment was simple and read 'I miss him too.' Best friends just know. I am so grateful for her."

—@CANS_DO

"My group of camp friends started a text thread as a safe space to share self-deprecating jokes and our favorite GIFs. On rough days, sometimes I'll message the group to ask, 'OK, what do you got?,' and that's how the laughs start. Anytime someone sends a text, I can't wait to see what mischief and laughs await."

—@PITFEIN

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"I selected 'A Classic' by Caroline Mint and 'Dusk In The Chisos' by Kati Ramer for this room to convey what I felt when I first visited this home – a quaint home in a quiet neighborhood, yet so close to the iconic city – New York."

Follow @kinandkasa on Instagram to learn more about Ryia's design experience with Minted and checkout the October issue for the REAL SIMPLE Home reveal.

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FOOD



FOOD STYLING BY RISHON HANNERS; PROP STYLING BY AUDREY DAVIS

IN SEASON

Quite the Head Turner

With its captivating spiraling cones, romanesco is the Marcia to cauliflower's Jan Brady. Its lime green color also helps it stand out from the cruciferous crowd, but we're not totally superficial—we love it for its delicate flavor too.

SHOP for a firm head, free of discoloration, with crisp leaves attached to the stalks.

STORE a whole head in a produce bag in the refrigerator for about a week. Cut florets will keep for up to four days.

COOK it like cauliflower: Roast, sauté, or toss into a creamy pasta. Or go raw and serve as crudités.

—Ananda Eidelstein

Photograph by Caitlin Bensel



EASY DINNER 1

Eggplant Parm Panini

ACTIVE TIME **25 MINUTES** TOTAL TIME **50 MINUTES** SERVES **4**

✓Vegetarian ✓Family Friendly

- 1 eggplant, cut into 8 (½ in. thick) rounds
- 2 Tbsp. canola oil
- ¾ tsp. kosher salt, divided
- 1 1-lb. loaf ciabatta bread, split horizontally and quartered (8 slices total)
- 1 tomato, cut into 8 (¼ in. thick) slices
- ¼ cup fresh basil leaves
- 1 8-oz. ball fresh mozzarella cheese, sliced
- 2 oz. Parmesan cheese, grated (about ½ cup)
- ¼ cup marinara sauce

PLACE a large, rimmed baking sheet in oven and preheat oven to 450°F. Toss eggplant with oil in a large bowl until fully coated. Arrange eggplant evenly on preheated baking sheet; roast, flipping halfway through, until tender and browned, 15 to 20 minutes. Meanwhile, heat a grill pan over high (or preheat a panini press).

SEASON eggplant with ½ teaspoon salt. Place 2 eggplant slices on each of 4 bread slices. Top eggplant with tomato slices; season with remaining ¼ teaspoon salt. Top with basil and mozzarella; sprinkle with Parmesan. Top remaining 4 bread slices with marinara sauce. Top eggplant halves with marinara halves to form 4 sandwiches.

PLACE 2 sandwiches on grill pan and top with another heavy pan, pressing down to flatten sandwiches. Cook, flipping once, until cheese has melted and bread is crispy and browned on both sides, about 3 minutes per side. Repeat with remaining 2 sandwiches. (Or cook sandwiches in panini press.)

PER SERVING: 565 Calories, 27g Fat (11g Saturated), 50mg Cholesterol, 6g Fiber, 26g Protein, 56g Carbs, 1,184mg Sodium, 4g Sugar

Recipes by Marianne Williams

Photographs by Caitlin Bensel

FOOD STYLING BY RISHON HANNERS; PROP STYLING BY AUDREY DAVIS

EASY DINNER 2

Chicken and Potatoes with Brown Butter Sauce

ACTIVE TIME **20 MINUTES** TOTAL TIME **55 MINUTES** SERVES **4**

✓Gluten-Free ✓Family Friendly



- 1½ lb. fingerling potatoes
- 2 Tbsp. olive oil, divided
- 1¾ tsp. kosher salt, divided
- 1 tsp. freshly ground black pepper, divided
- 4 bone-in, skin-on chicken thighs (1½ lb. total)
- ¼ cup (½ stick) unsalted butter, divided
- ¼ cup finely chopped fresh flat-leaf parsley
- ¼ cup drained nonpareil capers
- 3 Tbsp. fresh lemon juice (from 2 lemons), plus wedges for serving

PREHEAT oven to 425°F. Toss together potatoes, 1 tablespoon oil, and ½ teaspoon each salt and pepper in a large bowl.

SEASON chicken with 1 teaspoon salt and remaining ½ teaspoon pepper. Heat remaining 1 tablespoon oil in a large, oven-safe skillet over medium. Add chicken, skin side down; cook until skin is golden brown, about 7 minutes. Flip chicken and add potatoes to skillet. Transfer skillet to oven. Roast until a thermometer inserted in thickest portion of chicken registers 170°F, about 25 minutes.

MEANWHILE, cook 3 tablespoons butter in a saucepan over medium-low, swirling pan occasionally, until butter is golden brown and smells nutty, about 5 minutes. Remove from heat; whisk in parsley, capers, lemon juice, and remaining ¼ teaspoon salt and 1 tablespoon butter.

TRANSFER chicken to a plate; return skillet to oven. Roast potatoes until tender, about 10 minutes. Serve chicken and potatoes drizzled with brown butter sauce alongside lemon wedges.

PER SERVING: 676 Calories, 47g Fat (16g Saturated), 197mg Cholesterol, 5g Fiber, 32g Protein, 32g Carbs, 1,194mg Sodium, 1g Sugar



EASY DINNER 3

Pork Tenderloin with Fresh Corn Polenta

ACTIVE TIME **25 MINUTES**
TOTAL TIME **45 MINUTES** SERVES **4**

✓Whole-Grain ✓Gluten-Free ✓Family Friendly



- 2 Tbsp. fresh lime juice (from 2 limes), plus wedges for serving
- 1 tsp. chili powder
- ½ tsp. ground cumin
- 3 Tbsp. canola oil, divided
- 1 lb. pork tenderloin, trimmed
- 1½ cups half-and-half, divided
- 2 tsp. kosher salt, divided
- 1 cup polenta
- 1 cup fresh corn kernels (from 2 ears)
- 3 Tbsp. chopped fresh cilantro

PREHEAT oven to 400°F. Stir lime juice, chili powder, cumin, and 2 tablespoons oil in a baking dish. Add pork and turn to coat. Let stand for 10 minutes.

BRING 3 cups water, 1 cup half-and-half, and 1¼ teaspoons salt to a boil in a medium saucepan over high. Slowly whisk in polenta. Reduce heat to medium-low; simmer, whisking occasionally, until creamy and tender, 15 to 20 minutes. Stir in corn. Cover and keep warm over low.

MEANWHILE, heat remaining 1 tablespoon oil in a large, oven-safe skillet over medium-high. Add pork to skillet, discarding marinade, and season with remaining ¾ teaspoon salt. Cook until all 4 sides of tenderloin are browned and crispy, about 3 minutes per side.

TRANSFER skillet to oven. Roast pork until a thermometer inserted in center of meat registers 145°F for medium, about 5 minutes. Remove from oven and transfer pork to a cutting board. Let rest for 5 minutes. Slice into ½-inch-thick slices.

STIR remaining ½ cup half-and-half into polenta mixture. Serve polenta with pork, topped with cilantro and alongside lime wedges.

PER SERVING: 532 Calories, 23g Fat (8g Saturated), 105mg Cholesterol, 6g Fiber, 32g Protein, 51g Carbs, 1,097mg Sodium, 5g Sugar

EASY DINNER 4

Instant Pot Spiced Short Ribs

ACTIVE TIME **40 MINUTES**
TOTAL TIME **1 HOUR, 40 MINUTES** SERVES **6**

✓Make Ahead ✓Big Batch
✓Pressure Cooker ✓Gluten-Free

- 3 lb. bone-in beef short ribs (about 6 short ribs)
- 1 Tbsp. kosher salt, divided
- 1 Tbsp. olive oil
- 1 onion, chopped (1½ cups)
- 4 carrots, cut into 1½-in. pieces (about 2 cups)
- 2 stalks celery, chopped (about ¾ cup), plus leaves for serving
- 2 serrano chiles, seeded and finely chopped (1 Tbsp.)
- 2 Tbsp. dark brown sugar
- 1½ tsp. ground allspice
- 1 cup unsalted beef stock
- 1 15-oz. can great northern beans, drained and rinsed

SEASON short ribs with 2 teaspoons salt. Select sauté setting on a programmable pressure multicooker (such as an Instant Pot). Select high temperature setting; let preheat for 2 to 3 minutes. Add oil. Add half the short ribs; cook, flipping once, until browned on both sides, about 4 minutes per side. Transfer to a large plate. Repeat with remaining short ribs. Reserve 1 tablespoon drippings in cooker; discard remaining drippings.

ADD onion to drippings in cooker; cook until softened, about 5 minutes. Stir in carrots, celery, chiles, sugar, allspice, short ribs, and remaining 1 teaspoon salt. Add stock. Press Cancel, lock lid, and turn steam-release handle to sealing position. Pressure-cook on high for 45 minutes. Carefully turn steam-release handle to venting position; let steam fully escape.

TRANSFER short ribs to a plate. Let mixture in cooker stand for a few minutes to let fat rise to top. Using a large spoon or ladle, discard fat. Stir in beans. Serve short ribs with bean mixture. Top with celery leaves.

PER SERVING: 553 Calories, 26g Fat (10g Saturated), 134mg Cholesterol, 6g Fiber, 50g Protein, 29g Carbs, 1,443mg Sodium, 11g Sugar (4g Added)

EASY DINNER 5

Steamed Clams with Garlic Toasts

ACTIVE TIME **25 MINUTES**
TOTAL TIME **25 MINUTES** SERVES **4**

✓ Quick Cooking

- 5 cloves garlic
- 3 Tbsp. olive oil, divided
- 2 shallots, finely chopped (½ cup)
- 3 drained anchovy fillets (from a 4.25-oz. jar), finely chopped
- 1½ tsp. kosher salt, divided
- ¾ cup (6 oz.) dry white wine
- 3 lb. littleneck clams, scrubbed
- ¼ cup finely chopped fresh flat-leaf parsley
- 2 Tbsp. fresh lemon juice (from 1 lemon)
- 4 slices sourdough bread

THINLY slice 4 garlic cloves; halve remaining clove. Heat 2 tablespoons oil in a large pot over medium-high. Add shallots and thinly sliced garlic; cook, stirring occasionally, until shallots start to soften and garlic is golden, about 4 minutes. Add anchovies and 1¼ teaspoons salt; cook, stirring constantly, until anchovies have melted into shallot mixture, 1 to 2 minutes.

ADD wine and ¾ cup water to pot; bring to a boil over medium-high. Reduce heat to medium-low and add clams. Cover pot and simmer, shaking pot occasionally, until clams just open, 7 to 9 minutes. Remove from heat. Remove and discard any shells that did not open. Stir in parsley and lemon juice.

MEANWHILE, preheat broiler with rack about 8 inches from heat. Arrange bread on a baking sheet and drizzle both sides with remaining 1 tablespoon oil. Broil, watching carefully, flipping once, until golden brown on both sides, 1 to 2 minutes per side. Rub both sides of toasts with reserved halved garlic clove. Season with remaining ¼ teaspoon salt. Ladle clam mixture into bowls and serve with toasts.

PER SERVING: 626 Calories, 16g Fat (3g Saturated), 105mg Cholesterol, 2g Fiber, 59g Protein, 52g Carbs, 1,411mg Sodium, 5g Sugar



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BY ANANDA EIDELSTEIN

FOOD STYLING BY RISHON HANNERS; PROP STYLING BY AUDREY DAVIS

Photographs by Caitlin Bensel





IN A NUTSHELL

Gluten-free almond flour is simply very finely ground blanched almonds. It provides sustained energy thanks to its combo of protein, healthy fats, and fiber. Plus, it gives baked goods an irresistible tenderness and a subtle nutty flavor.

ACTIVE TIME **15 MINUTES**
TOTAL TIME **1 HOUR, 5 MINUTES**
MAKES **12 COOKIES**

- 1½ cups quick-cooking rolled oats
- 1 cup almond flour
- 1 tsp. baking powder
- 1 tsp. ground cinnamon
- ¾ tsp. kosher salt
- ¼ tsp. ground nutmeg
- 1 large egg plus 1 egg white
- ½ cup unrefined coconut oil, melted
- ⅓ cup pure maple syrup
- 1½ tsp. pure vanilla extract
- 1½ cups packed freshly grated carrots (from 4 medium carrots, about 8 oz. total)
- ½ cup walnuts, chopped

PREHEAT oven to 350°F. Line a baking sheet with parchment paper. Whisk oats, flour, baking powder, cinnamon, salt, and nutmeg in a large bowl. Make a well in center of mixture; add egg and egg white to well. Whisk in oil, syrup, and vanilla until combined, breaking up egg and incorporating wet ingredients into dry ingredients. Stir in carrots and walnuts until a uniform dough forms.

SCOOP mixture by ¼ cupfuls; squeeze each scoop tightly with wet hands into a compact ball. (You should have 12 balls.) Arrange balls about 1 inch apart on baking sheet and press to flatten slightly.

BAKE until cookies are golden and tops are slightly cracked, about 30 minutes. Let cool on baking sheet for about 20 minutes.

STORE loosely covered in the refrigerator for up to 1 week; let come to room temperature for at least 15 minutes before eating. To freeze, let cool completely and store in a sealed freezer bag or other container for up to 3 months.

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BREATHE

BLOSSOMING FLOWER

Rest your eyes on the petals. Inhale and imagine holding the flower in your hand. Is it sun-kissed and warm? Or cool like grass on a late summer evening? As you exhale, follow the natural path of your gaze. Where are the colors the brightest? The deepest? Allow any worry or stress to dissipate as you visualize the seed that bloomed into this wondrous flower. Like the blossom, you have the ability to root and thrive, to anchor and release. How do you want to grow this season? What seeds can you plant now? Inhale and consider the possibilities.

—From MyLife, a personalized mindfulness app

Photograph by Adam Nixon

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